

THE LIFE BIBLE

How To Succeed When The Odds Are Stacked Against You

Andi Leeman

Cools Media

www.FreedomSkillsAcademy.Com

Copyright © 2021. Andi Leeman & Cools Media. All rights reserved. No part of this book may be reproduced by any mechanical, photographic, or electronic process, or in the form of a phonographic recording; nor may it be stored in a retrieval system, transmitted, or otherwise be copied for public or private use—other than for “fair use” as brief quotations embodied in articles and reviews—without prior written permission of the publisher.

This publication is designed to provide accurate and authoritative information regarding the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If you require legal advice or other expert assistance, you should seek the services of a competent professional.

Disclaimer: The author makes no guarantees to the results you’ll achieve by reading this book. All business and lifestyle changes require risk and hard work. Your results are your responsibility and the results you experience are determined by what you do and don’t do. The author accepts no responsibility for the results you experience either good or bad.

© 2021 Andi Leeman & Cools Media

Contents

Introduction... Life Can Be A Struggle.....	4
Money Is A Tool.....	9
Wealth & Money Can Never Be Fair... Stop Expecting It To Be.....	11
J.O.B. Just Over Broke. The Illusion of Hourly Wage Work.....	16
Your Bank Account Is A Reflection Of Your Past.....	19
There Is A Cost To Going To Work.....	21
Multiple Income Streams - The Secret To Real Wealth.....	27
Boom Or Bust - Mindful Vs Excessive Spending.....	32
What Is 'Fuck Off Money'? - Why You Should Be Building Your Own FO Fund.....	39
Invest In Yourself.....	45
Pay Off Your Debts And Mortgage Early.....	51
Become Interested In How Mortgage Interest Works.....	54
Compound Interest... It's Either Building You Up Or Crippling You.....	57
Generating Seed Money.....	60
Invest Any Spare Money On Stocks & Shares.....	65
The 1 Hour Before Work Club... Or Whatever Time Suits You Best Club.....	68
Mindset... Keeping Motivated And Proactive.....	71
Why You Should Know The Law Of Cause And Effect Over Anything Else.....	73
Getting Started With The Tools We Have To Hand.....	77
Protect Your Time As You Do Your Possessions.....	80
Forget FOMO... Say No No!.....	84
Know YOUR True Value And Worth.....	87
The Power Of Having A Long Term Plan.....	91
The Rule Of 5 - The Power Of Lists.....	94
Baby Steps - 5 Minutes A Day Can Make Big Changes.....	96
Moaning And Groaning Changes Nothing.....	99
Why Cultivating Gratitude And A Positive Mindset Brings Success.....	101
Need To Change Bad Habits? Change Your Environment.....	105
End Toxic Friendships & Distance Yourself From Negative People.....	108
Challenge Yourself To Change.....	114
Turn Off The TV/Laptop And Do Something Less Life Damaging Instead.....	116
Don't Argue With People For The Sake Of Arguing.....	119

Stop Banging Your Head Against Brick Walls... 122

Understanding Mind Blindness 125

Meditation And Breathing Exercises 129

Summary - Wrapping Things Up..... 133

Business Ideas And Money Making Opportunities 135

Introduction... Life Can Be A Struggle

When I started writing this book, the title I had in mind was *How To Become Wealthy While Still Working A Crappy Paid Job*. At that time, I was working that job. I wanted to compile a book of tools and advice to help both myself and others to change their situation for the better. The idea was to help focus my attention and keep me working on changing my circumstances.

I wanted to take back control of my life. I wanted to decide when I worked, what I did, when I did it and how much I wanted to earn. I wanted my freedom back. I am happy to say that I have ditched the crappy paid day job and now work from home doing what I choose to do. I love what I am doing today. Life is a lot better, and the tools in this book helped me. I hope that they help you too.

Throughout this book there will be references to the old title but the book has evolved to become so much more. I like to think of it as a bible to modern life. A *how to guide* to change circumstances and regaining your freedom. A tool chest of useful tools.

Just as a religious monk or nun would force themselves to suffer pain and poverty using self flagellation as a penance for sins in this life or a previous life to help bring around enlightenment, you could consider working... or at least working in specific jobs as a modern form of self flagellation. A self imposed punishment from making 'sinful' poor decisions. The job you are working now is punishment because of the decisions you have made in your past.

Before we get into the bones of this book let me be absolutely clear that this is not a book about one specific way to *make money* or any *get rich quick* system. There may be some that work brilliantly and they may be discussed in detail in other books but this is not one of them.

I do believe people can get rich quick, and that a system is usually the best way for that to happen - a system is what made McDonalds one of the fastest growing food chains in history - but I don't believe they are from the kind you usually find peddled on the internet by self-proclaimed *gooroos*.

If they say work isn't required, they are generally lying. Work is required, maybe not a lot compared to other businesses and maybe once set up the amount of work is replaced with a small amount of management work. But rest assured, there is always work involved.

No, this book is more about what you as a person can do which will help you to make more money and change your life circumstances for the better while stuck in a crappy low paying job.

If the (*original*) title of the book appears misleading, I make no apologies for it. I may not have set out a specific financial system for you to use or plan to follow but there is more than enough information in this book which will help you to make serious positive changes to your life and your financial situation. This book will at times discuss ways to make money and offer up profitable business ideas but it is also a whole lot more besides.

I do not claim to be a *gooroo* or incredibly wealthy, but I have changed my circumstances by implementing the things in this book. Also, wealth for many is not always measured by a monetary value but by the lifestyle they live instead. Such as being debt free, not having to rely only on a monthly wage and enjoying more freedom than the average person. And this book can most definitely help with that.

Becoming wealthy or at least having more money than you currently have is a wish - and in many cases a need - for most people.

There is nothing more stressful than being poor or short on available funds. Life without money is hard. Living from one payday to the next, struggling to make ends meet is no fun at all. If problems arise such as the car breaks down or the heating packs up, not having any spare money to take care of issues as and when they happen, make for an extremely stressful time. The lack of money is one of the biggest factors leading to the breakdown of relationships and families.

The biggest problem is that people who have money issues are so busy working hard doing a demanding day - or night - job, as well as keeping a family happy. They have very little time spare to think about making any extra money. Time is often the biggest obstacle to wealth. Most hard working people with a family who are struggling, are simply short on spare time. Time which could be used to earn more money to make life that little bit easier.

As the old saying goes... *time is money*. It is a vicious cycle.

One I know quite well myself. For the last ten years my good lady has struggled with both M.E. and fibromyalgia. Both conditions are incredibly debilitating. Constantly racked with pain, headaches, food & physical sensitivities, foggy thinking and serious fatigue, trying to hold down any paid work has been difficult for her. For many years I have been the sole bringer-in of income. We have had some support from the Government but what we are graciously given over a month is less than a week's wages for many.

Our monthly income had basically been halved... through no fault of our own. Biology can be a bitch. Unfortunately, our bills and outgoings weren't suddenly and forcefully halved though. They stayed the same.

Because of this, I have at times returned to the trade I once left and swore I would never do again and I have also spent a few years working in a factory as a maintenance man, forklift driver and *sweeper-upperer*.

With bills and expenses to keep paying but with only one wage coming in, and a child who was finding her feet as a young adult in a scary world still to part fund... my income became stretched to the max. Not to mention the financial help we have received from close family... which needed to be paid back.

We were constantly living in the overdraft and it would take only one big hit to knock us for six financially... like the time I crashed into a police car while returning from one of the two jobs I was working at that time. Due to one tyre being deemed *just* illegal, my insurance company decided that I was not covered and I was forced to pay for the whole damage to the police car as well as the fine. With having to get another car to replace mine which was written off, another family loan was taken and more debt added to my list.

That one split second where my car hit an oily patch on a wet road as I went round a bend, resulting in the head on collision with the police car cost me more than what I earned in the previous four months. Technically, I had worked four months for nothing... time I will not get back. And I was only working that job because I had no other choice. I was dealing with what life had thrown at us... and was still throwing at us.

Trust me when I say I know how hard life can be. I have spent many years down in the trenches and I am not fully free of them myself. I am still the only breadwinner and with the bonus role as step-in shopper, cook, pot washer and caregiver when the good lady is having a bad flare up, I know how difficult it can be and how short time is.

As I stated earlier... *time is money*. With time you either make or lose money. It's that simple.

It is a vicious circle.

And it is, in many ways.

I don't personally think you should measure all of your time as lost money otherwise you will never relax properly and enjoy life fully. However wasted time or time spent working a job could be costing you a lot of money - and freedom - in the long run. It could easily be the one thing which is holding you back from earning the amounts of money you would like to earn or work the kind of job you desire.

So what can a person do to make more money and become more wealthy when most of their time is taken up with a crappy low paid job? More to the point, what can you do?

You want more money and an easier life, right?

Well I hope that I can help you with that. The object of this book is to give you methods along with ideas which you can implement fairly easily to earn money and make your life a lot less stressful and happier. I want to share with you information and ideas which you may not have thought about which will help you to see things differently and change your perspective on making money itself.

Sometimes, the answers to our problems are right under our noses but we don't see them or recognise them. Why? Because we do not know what to look for. The truth is, it is the things we have already learned which often stops us from becoming wealthy and prevents us from changing our lives for the better.

Education is vital to growth but education itself is only as useful as the information we are taught. If you learn to do something which is actually detrimental to your lifestyle but were not told that it was damaging, your chances of changing it are very slim. Why? Because *we don't know what we don't know*. You are not always aware that a certain something is in fact causing you more harm than good.

You believe that what you are doing is good and harmless and so you carry on doing it blissfully unaware that you are actually causing more harm to your life and holding you back.

When I talk about things which harm, I am referring to the things which are very subtle. Things that you won't realise are doing you no good until pointed out. Things which you enjoy doing as they make life more *enjoyable* or even just *bearable*, but in the long term they are slowly causing you more distress than comfort. These *things* will be revealed more throughout the book.

You shouldn't blame yourself though for holding yourself back and scuppering your chances of a more comfortable lifestyle because you didn't know what you were doing was causing you problems. How could you?

You were only doing what you were taught to do. You are simply following the masses. It's what we are all told to do. We see our close family and friends do the same things, we see them being done in the TV shows we watch and we see it all happening across social media. Then there are the countless adverts we are bombarded with informing us that to have a great, enjoyable and meaningful life we must do what they show us.

It's no wonder that we all fall into bad, self-destructive habits. Habits which over time reap a *not-so-pleasant* harvest. If you want different results and a better bountiful harvest then you will need to cultivate different habits. And that is what I hope this book will help you achieve... that and a lot more money.

Please note: for the most part, I shall use UK pounds - as I am British - as the main currency throughout the book, however, I shall flip between UK £ pounds and US \$ dollars when discussing specific facts, examples or stories depending on the source of origin.

So, what exactly is money?

Money Is A Tool

I won't go into the history of money itself other than it was created as a tool to make life easier. Before currency, as we know it, was invented, people used to barter. They were reliant on swapping food, skills and possessions with other people for things of an equal value to which they needed.

This was great back in the day when there was very little needed other than food, clothing, shelter and basic tools and furniture. For example a carpenter would swap a stool for some milk. The farmer with cows would need something to sit on and the carpenter would need milk for his morning bowl of rice krispies (I presume).

The farmer with the cows, loved the occasional cheese and pickle sandwich for his lunch which required bread, and so he would swap milk with the miller or the baker for wheat or bread itself.

This system worked fine when you only required a constant like bread or milk, but what about the poor old carpenter, what happens when he needed more milk and bread but the farmer and the baker had no need for another stool or table?

What then?

What about advancements and changes in society?

The vegan hairdresser would not survive trying to barter goods or services with the bald greengrocer. What about the long haired butcher who is in desperate need for a trim? And the lactose intolerant baker would struggle to swap bread with the gluten intolerant dairy farmer. Imagine how a bald gluten intolerant vegan carpenter would fare in this town!

Bartering was good but it had its limits. Something new was needed. Something which could be used as a universal tool. Something which could be exchanged for anything and everything including services and goods. This new tool could be owned by everyone and passed around without issues like dietary needs or whether you needed another stool getting in the way .

This tool pays for a carpenter to build a stool, it also can be used by the carpenter to buy the wood and the tools he uses to make that stool. Once paid for making a stool the carpenter can then buy food with this tool. Whatever it is, bread, milk, or a wood, it doesn't matter. This tool would buy it all... as long as you had enough of this tool.

This tool is what we call money and as you already know, the more you have the more you can buy and do. When used in the right way money can enhance a person's life like they had never imagined. Money can bring us a lot of pleasure, but use it the wrong way and it will bring us pain and suffering. The funny thing is, the pain and suffering most people experience, comes from buying small pleasures... regularly.

If it helps, think of money as a *thank you*. It is a physical way of thanking someone for something they give you, do for you or have done in the past which gives you enjoyment.

When you go to work, your boss *thanks you* for your time and the work you do with money by paying you a wage. When you buy something you want, you *thank* the seller for supplying you with the item when you hand over the cash. The seller thanks the person who made it by giving them money before they sell it on. When you buy a book you thank the author for sitting down and writing it. When you pay for anything you are in effect saying *thank you*. And if you liked being thanked and praised and would like to receive more, what is that you should do?

You should do more of the things which people will thank you for. Simple!

So the idea is to find something that you can do which people - a lot of people - will thank you for. The best idea would be to find something which is easy to do - ideally you do it only once, something which doesn't require a lot of time or money on your part, something which is in high demand and something that you can charge more for. Further into the book I shall give ideas of what you can do and discuss in more detail what I call the ideal business model.

Wealth & Money Can Never Be Fair... Stop Expecting It To Be.

I considered leaving this chapter until the end of the book but I think it's important and goes with those before and after it so let's get it done and out of the way. This chapter is quite a long one and even though it may appear in parts quite political, it is more about cultivating the right mindset and attitude than it is about debating socialism and capitalism. I suggest that you do not skip past it and embrace what is said otherwise your mindset may stay the same and it may keep you from moving forward.

Another popular myth in society is that wealth and money should be fair. Millions of people moan and groan about how unfair it is that Mr A has X amount of money or that Ms B is loaded while they themselves are struggling financially. The problem is that that is a childish way of thinking. It's pure jealousy. It is the kind of behaviour that happens with five year olds in the playground, arguing over who has more sweets and why it isn't fair. As adults we try and teach children better and eradicate that kind of thinking for sweets and toys but when it comes to money... it's a different story.

It's hard for people to not blame money or label wealth *unfair* because money is the only tool which can eliminate hunger and poverty. It is the ultimate universal tool and there is enough money squirreled away in bank vaults which could end a lot - if not all - of the suffering which comes from a lack of access to quality food, drinking water, housing and health care.

Millions of lives each year could be saved from disease and starvation by using the money which is hidden away. And because of that, wealth and money is deemed unfair and unjust. But that has nothing to do with wealth or money itself. That is a problem of our society, our species, of humankind itself.

Wealth itself cannot be fair, now or ever. How can it be? It isn't a person, it is an inanimate object, a tool, a concept. The fairness of wealth can only come from the person who has it. Fairness is dependent on what they choose to do with their wealth. And there is no requirement for a person to share their wealth just as there is no requirement for a woman to share her large collection of shoes or a stamp collector to share his stamps.

Think about it.

Is it fair that Steve, a 21 year old stamp collector who started collecting stamps one year ago and has a collection of 20,000 stamps, expects John, a 52 year old

who has been collecting stamps for 30 years and has over 100,000 stamps should hand over some of his collection? Just because Steve wants more and thinks it's unfair that John has more than him?

Imagine the grief I would have received from my work buddies on building sites if I constantly complained that Pete had more hammers than me. It's a ridiculous notion. I can tell you now that my work buddies would have told me to '*get a grip, shut the fuck up and buy more hammers instead of moaning*'.

If I wanted more hammers, it's my responsibility to buy more and no one else's. If you want or need more money, it is your responsibility to get more. Knowing that money is a tool and a *thank you* makes it easier to accumulate. Bemoaning that it is unfair that some people have loads while you have little is in fact stopping you from making more. It is a style of thinking which is holding you back.

By relinquishing responsibility you are handing over your power to something or someone *out there*. You are robbing yourself of the power to focus on making money because you are focusing more on what you haven't got, who has more and why it is an unfair system. Anyone, and I do mean anyone can amass a lot of money in their lifetime. You will read about a few ordinary '*us*' types who have gone on to make a lot of money in later chapters.

People forget or simply do not realise that many successful and wealthy people started amassing their wealth many years previous. Setting up systems which they knew would increase their wealth, leveraged the wealth they already had and spent a lot of their time and effort building their businesses and wealth. Their wealth is a reward for the work they have done.

The money in their bank accounts is a *thank you* for all of their previous decisions and efforts. The same decisions and choices all of us with sound health and mind living in a highly developed nation face. A lot of wealthy people were not always wealthy, it is their decisions, choices and actions which made them their money.

Is it fair that someone who is struggling financially expects those wealthy people - who they do not personally know - hand over more money to sort out their financial issues?

What if their issues were actually made worse because of their spending decisions and life choices? Should someone who has made better financial decisions be responsible for those who haven't or will not?

I don't think so and I hope you don't too. If you do then this book isn't for you and I am sorry to say this, but financial struggle may be with you for many years.

"...but it's so wrong that some people have more money than others, it's not right that some people struggle to pay their living costs each month while others have money to burn and simply waste it."

If you chose to use the words *right* and *wrong* as a reply to this chapter then let me put it like this... right and wrong is right and wrong, it cannot be determined by a numeric value.

Killing an innocent person is wrong... whether it is one person or ten. It is wrong. You do not let off one killer just because he has less victims. A serial killer may get multiple sentences because he is tried for each individual killing but the act itself is always going to be wrong. He pays more time in jail due to the larger amount of murders.

Yet when it comes to paying tax, people lose sight of what is right and wrong and assign a monetary value to determine right or wrong. They do this to force those with more money to pay more in tax. But wealthy people will always pay more tax even if we all pay the same percentage.

For example, if everyone paid 10% on their income:

10% of £1000 is £100.

10% of £100,000 is £10,000.

£10,000 is more than £100. It always will be. It cannot be anything other than more.

Some people try to disagree saying that it isn't more and that it is in fact the same because it is 10%. But that is not true, that is the payment rate and nothing more. It is the same rate but when applied to different amounts of income the tax payments will all have different monetary values.

If you don't agree then let me ask you this... If I offered to give you either £100 or £10,000... no questions asked, free money, which would you go for?

You would opt for £10,000 right?

If not then you are either mad, bad at maths or just a very wholesome and non greedy person... which I respect immensely. If you are that wholesome person, you could have taken the £10,000, kept £100 for yourself and then handed the rest to charities. They would have appreciated that. They could do a lot with £9,900. Remember, money is a tool.

What if instead, I offered you 10% of £100 or 10% of £100,000, which would you go for then? I bet I can guess... and my guess would be you'll go for the 10% of £100,000. Why? Because it is more money, and who would be foolish to turn down a lot of free money.

Imagine you were going out for drinks with two friends Sid and Nancy. Sid had £10 in his pocket and Nancy had £100 in her pocket, which one has the most money?

If you said Nancy, you would be right. If they both gave you 10% of what they had, which one gave you the most money? Nancy did, there is no way that you can argue that £1 is the same as £10. Place £1 in your right hand and the £10 in your left hand then ask a complete stranger to point out which hand has the most money in it... they will point to your left hand holding the £10.

£10 will always be more money than £1, it cannot be anything other than more. So no matter whether we all pay the same tax rate, there will always be others who pay more tax money to the Government. That is fair. Whether you like to accept it or not. Maybe the fairer system would be to scrap income tax and charge VAT on everything people buy including products and services etc. Then those who buy and use more pay more. But that is a different discussion for another day.

Remember: Whether you agree or disagree this section is about freeing your mind of negative opinions towards money. I just want you to realise that seeing money and wealth as anything other than a thing is self destructive.

If you are still not sure that money is only a *thing* which has a value based only on the society we live in, imagine that you are living in a post-apocalyptic world where you need water and the only person who owns a reservoir of clean drinking water needs food.

As you stand there, negotiating a deal for water, chowing down on your third piece of fruit from your own orchard, try offering them money for the water when all they want is something to eat. A person who hoards water or food the same way as some do money *is* the problem, not the water or the food. No one says water or food is fair or unfair.

One of the reasons I believe wealthy people try to hide money is that people and Governments *insist* they pay more money. I could be wrong but I for one think that when a Government takes a lot of tax money from a wealthy person, they are reducing the potential charitable donations many wealthy people like to give. I would rather pay less income tax and give more to charities. Mainly because I do not like what my Government spends money on, nor do I fully trust the Government to do the right thing.

Don't get me wrong, I am not a big fan of billions of pounds being locked away doing nothing. I just don't think it is healthy if people are forced to bail out others who haven't learned how to fully take responsibility for their own actions. Especially when there is a social system in place which should be doing that. Social issues should be addressed with social money but that is at the mercy of mismanagement.

The mismanagement of that money is down to Governments, politicians and local authorities. Is it right that people today are dying from starvation and diseases which can be eradicated *today* - in the here and now - but instead billions of taxpayers' pounds and dollars are spent on weapons of mass destruction which Governments hope to never use?

Just to clarify that bit again... billions are spent on weapons which can instantly kill millions of innocent people, yet the whole plan is to never actually use them! That is ludicrous. And yet... people think the answer to making a better society is to force the wealthy to pay more than they already do. I would say that if a nation can afford to upgrade nuclear weapons then the money is already there.

A lot of the rich are wealthy because of the businesses they own and those businesses give a lot more back to society in the way of employing staff, giving work to other businesses, paying rents, rates, pensions and insurances. It's not like they are just stealing money and not actually doing anything for society.

Yes, it's nice when someone does offer to personally help you out when you are struggling financially, but it should never be expected. Money is simply a *thing* like stamps, shoes, records, books or whatever it is people like to collect. But unlike stamps and shoes, money can be used to alleviate a lot of social problems and enhance the lives of millions, making a fairer world. Which is why people struggle to realise that money itself cannot be fair, because of its power to do good and change the world for the better.

The truth is it's people who need to become fairer. We live in a very unfair, and at times a very evil society. As a species, mankind needs to evolve and grow into a fairer society and that is where people's attention should be focused.

So, if a lack of money is your problem, focus only on your money and your abilities. Think about how to earn more and how you spend yours. Don't compare yourself with others or mentally spend other people's money for them trying to make this unfair world more just. Because you are only wasting your own time and energy and you won't change a thing.

J.O.B. Just Over Broke. The Illusion of Hourly Wage Work.

One of those damaging beliefs that we have learned is that you need to have a job. We were told all through school and by our parents that we must figure out what career and what job we would like to do as soon as we leave school. If we do not have a career in mind which would require us to go into more learning like university or college we are told that we must do something and get a job of some kind to earn money.

We have been taught that we must have a job and that we must earn money by having a job. A job which takes up most of our time. We exchange our precious time for money. We only have one life and to spend most of it working for a small weekly wage is a crime. Especially if life is hard and you are struggling financially.

The truth to real wealth is that you will not get rich working a job. The word JOB is often used as an acronym meaning *Just Over Broke*. The majority of people who work a job and exchange their time for money will never get wealthy. The sad reality is that they will always be *just over broke*.

If wealth was related directly to the hours you worked then an 80 year old would always be wealthier than a 20 year old because he has had far more years to earn money. But that simply isn't true. A 20 year old social media influencer and YouTuber can be far more wealthier than an 80 year old. The 80 year old who has worked hard all of his life could be living his latter years in poverty. A life resulted from his previous lifestyle choices, decisions and spending habits. The 20 year old could be a cash millionaire and set for life. I know this to be true as there are many young YouTubers and social media influencers who have amassed a fortune without busting a gut working a real job.

Another myth which is now slowly being eroded is the myth of job security. The idea that you will have a job for life and that you are indispensable is one which can shatter a person's life and confidence when they suddenly lose their job.

As hard as it may be to swallow, you should never be under the illusion that you are indispensable or not replaceable. The truth is, you are simply filling a need, a much needed role and if you were to leave today that role would still be required. The company will replace you as soon as they can. There will always be someone else willing to step into your shoes and take your place.

If the company you work for does not think you are holding up your part of the bargain and delivering the amount or quality of work you should be for the money

they are paying you, they will find a way to replace you with someone who will. So please do not allow yourself to live in the illusion that they cannot function without you, or that they will not replace you. They will, without a shadow of a doubt. Often faster than you think.

When you work in a role where you exchange your time for money, you will be stuck in a system where you are limited to how much you can actually earn. There are only so many hours that you as a person can work without pushing yourself to breaking point. There are only so many hours that a company will want you to work too. And if you fall ill, you could lose a lot of money because you are unable to work. Fortunately, for those of us living in countries like the UK, there can be some help via sick pay but not everyone or every job is protected. If you cannot exchange your time for money then, well... there is no money.

The What You Get Back Is Equal To What You Put In Myth

Society would have us believe that money earned is in direct relation to the time and effort which you put in. This is completely false. This is a myth and a lie which people tell themselves. Money and wealth is earned in many ways, and a lot of the time earning money actually requires little time and effort.

It is possible that doing something just once can generate more money than working 40 hours each week for a year or two... sometimes more. Just ask Steven King or JK Rowling. They earn far more than most people who work 40 hour week jobs and their large incomes are the result of things they do just once. The problem is that people in general have not been told the truth or if they do know, they don't know how to go about it.

Many people will cite luck as an import factor to the success of wealthy and famous people like Stephen King and JK Rowling. There is an element of luck such as they were lucky to be born into a safe western society which allowed them to follow their dreams and their passions to flourish without fear of oppression or death but that's about it.

The rest is down to their actions, their dogged determination to keep on doing what they were doing after receiving rejection letter after rejection letter. Their tenacity, their passion and their drive is what made them a success and generate a healthy bank balance.

They simply had a dream and they didn't give up. They worked hard to master their craft and they have been rewarded as millions of people *thank them* by buying their books. Had they quit like a lot of other people would have, they would be doing the exact thing today as a lot of other people... working a crappy low paid day job.

Stephen King swapped a thumb tack for a nail to hold up his rejection letters because he had so many. He kept them on view as a constant reminder. How many people would have given up after a handful of rejections?

The Beatles could have given up after the A&R man at Decca Records said that they wouldn't go far and that their music was *old* and unlikely to be appreciated by the youth of the 1950's & 1960's.

James Patterson was rejected around 30 times before he had his first short novel published... he is now one of the wealthiest writers in history.

JK Rowling's Harry Potter was rejected 12 times before someone took the risk of publishing one of the most popular children's stories ever written which grew into a franchise worth billions.

Working 40 hours a week at £10 an hour will always be £400 a week. Add on 10 hours overtime at £15 an hour and that's an additional £150 making a week's wage of £550. That amount of money regularly requires you to work 50 hours each and every week.

However, a product like a book or an online course which took 50 hours to create and has a sellable value of £25 can be available to buy each and every minute of every day for years.

Working a job is not always the right way to live. Having a job is in most cases, not good for you. Yes, if you are really struggling and you need money now, then working a job is a sensible move. But remember:

- Unless it is something you really love with a passion, a job shouldn't be forever.
- Working a job should be about you and not the employer (that doesn't mean that you should be a bad employee).
- A job should be a stepping stone to something better.

If you want freedom, more money and a better lifestyle then you need to find another way to make money. The secret to wealth for many of the richest people in the world will be revealed in another chapter, and I shall bring this one to a close with one of my favourite quotes by billionaire Warren Buffett:

“If you don't find a way to make money while you **sleep**, you will **work** until you die.”

Your Bank Account Is A Reflection Of Your Past

People live by their bank accounts. They know whether they can afford to buy or not buy something by the amount of money - or lack of - that is in their bank account. It makes sense, you don't want to spend money that you don't have, and living constantly in an overdraft is a nightmare situation to be in. As well as costly. Bank charges soon add up and it is possible that several hours of each working week is spent earning money to cover those costs. It is not a great situation to be in.

Imagine the weekend or break is over and you are back at work doing the first shift/day of the week. Do you really want the first couple of hours spent earning money just to pay off overdraft charges or interest? No of course you don't. How depressing is that? Knowing that you have just worked two or even three hours for money that you are not even going to see!

Not nice.

But for many people that is the norm. The nightmare just won't go away. Well, I don't know if what I am going to say next will be of any comfort or help to you but I think it is a pretty cool way to think about your bank account.

I cannot remember who originally coined the idea but... you should see your bank account as a reflection of your previous behaviour. Instead of allowing your bank account to dictate your months spending why not allow your spending to dictate your bank account. You see, if your bank account is overdrawn then you have either spent too much or not earned enough in the previous month. When you are sitting looking at the statement in your hand or on your screen and it's showing you that you have minus money, you will no doubt be feeling low, knowing that you cannot buy the things you would like to buy... or in some cases, the things you need to buy.

To be able to buy the things you want you will need money and if your bank account is basically empty then you have some tough decisions to make. Do you buy the things you want (want not need) this month and risk getting into more debt or do you not spend any money and focus on earning more? If you chose the latter then you are starting to allow your actions to dictate your bank account.

Eventually your bank account will start to reflect your actions and show a more healthier balance. When your bank account is lacking in funds, it is depressing and trying to focus on earning more money does become hard. However, there is another way to help get your bank account back into a good place and that will be discussed in more detail in another chapter.

The important thing to remember is that a bank account is not a representation of the future but a reflection of the past. The money you have available today is determined on your spending and earning behaviour of the previous month. So if you want a bank account that is in a healthier state at the end of the month then you have to modify your spending behaviour accordingly.

You might be thinking, *why would I want a bank account with money in it, if I am not actually going to spend it...* again we will come to that in other chapters but please be assured it isn't about *not* spending your money but more about using it in the best way possible. After implementing the tips and advice in this book you should have more money available to spend. Not just once, but each month, if you focus your efforts correctly.

As stated previously, money is a tool. It is designed to be leveraged, and used wisely it can change your life for the better. Used unwisely and it can cause you a whole host of problems. Money gives you freedom and the more you have the more freedom you will have. Have none and you will become a slave to money. Your freedom will be lost to bills, debts and working as many hours as you physically can to make ends meet. That is no life. That is just existing... and it can be pretty miserable.

The good news is that your actions dictate your future. A lot of people will say that your bank account dictates your future... and on the surface it looks that way. It can to a degree but it's actually our actions and spending habits which dictate the future of our bank account. So it is our actions and habits which determine our future. The bank account just reflects that.

There Is A Cost To Going To Work

I love my freedom, you've probably learned that about me by now. There is nothing I dislike more than having to go to a place of work and having most of my day tied up there. My time is precious. Maybe it has a lot to do with my previous jobs, it's possible that I might think differently had I worked at other jobs.

Or it might be because I come from a family of self-employed workers. My dad used to have his own corner shop, I have happy memories of that shop but for him, he didn't enjoy the freedoms I do. He became a slave to the job because he had to open up at a set time and stay there all day until he closed it at another set time. That's not freedom, that is a jail... that is a job.

If you dream of working from home but feel that you cannot afford to, this chapter will show you that you do not necessarily have to earn the amount of money you think you actually need. An old work friend used to tell me '*There is a cost to going to work*' and '*for every dollar saved is a dollar less taxed*'. The first saying is pretty self-explanatory, it means that going to work actually costs you money which often means you need to earn more just to keep going to work. For many, this is true.

The second saying basically means the same but is less clear, what it means is that if you save money instead of spending it you need to earn less which in turn means you pay less tax. Now this is pretty easy to understand and you might be thinking that it is a lot easier said than done and that you actually like earning money but not every job is actually ideal.

In a later chapter I discuss how the average American spends over \$5,000 a year on junk food and drink. One of the main reasons that people spend a lot of money on crappy processed foods, takeaway food and drinks is because of going to work.

People regularly do long hours often with long commutes and thanks to that, people have very little spare time to do a decent shop as well as make themselves a tasty and nutritious meal. We live in a convenience society. When we get home tired and achy from a long shift, it is convenient to grab food which has been prepared and cooked by other people. It also means there is less washing up to do.

The Cost Of Going To Work

During a typical working day, many workers will buy coffee from places like McDonalds, Starbucks, Costa Coffee or other independently owned stores. Sometimes it's more than once a day and it may include a sandwich for their lunch. This will all add up.

If going to work requires you to drive a car everyday then there will be road tax, fuel and insurance costs. If you have a family you may own a second car so that they can get around while you are at work, which means that you will also have the insurance, road tax, wear & tear and running costs for that vehicle.

For example if you earned £1500 a month from your job, you would have a tax free personal allowance of £10,600 per year and then say you were taxed at a basic rate of 20% that would leave you with £1376.66 a month in wages. You have already lost £123.34 of your wages in income tax..

$$\begin{aligned} &£1500 \times 12 = £18000 - £10600 = £7400 - 20\% = £5920 + £10600 = £16520 / 12 = \\ &£1376.66 \text{ (I have not included National Insurance Contributions)} \end{aligned}$$

Now let's assume that you travel 30 minutes each way to work with a car that you bought specifically for the job. That is roughly how long it takes to drive the 18 miles from my home town to Lincoln which I know several people do each day for work. The monthly cost of that could be between £100 and £150 per month when you take into consideration all of the costs such as insurances, road tax, MOT & works and fuel.

So for this let's assume that the running costs for the car for the month is a nice round £150, I calculate that the fuel cost is £116.40 a month alone for the drive to Lincoln from here which is a 34-36 minute drive. If you left the house in the morning pretty early to get to work to either beat the traffic or because you are expected to start early then you may choose to buy food and drink from the shops close to your workplace instead of taking the time to make a pack up.

Let's say that after parking up, at a cost of £5.50 for the day costing £27.50 for the week, you buy one drink from a popular coffee shop for breakfast while walking to work and that drink is a Grande Cafe Latte at £2.60. Over 5 days that adds up to £13 which over the month is £52.

In one previous incarnation I worked in a local factory as a forklift driver, sweeper upperer and maintenance man. The factory had a drinks machine but I refused to buy drinks from it. I didn't buy one drink during the whole three years I worked there. The factory had a canteen with a working kitchen, a kettle and a constant supply of free clean drinking water. Instead of buying drinks I took in my own mug and tea bags. I would fill up a flask at the start of the day and at lunch time.

Throughout the day I would make my own drinks. I had a big old bucket of a mug which would hold the same as two drinks from the drinks machine. A drink from the machine cost £0.20 giving my big brews a value of £0.40 each. Because I drink weak black tea, I can get two mugs from each tea bag. I calculated that the amount

of drinks I made from a £11 box of tea bags would have cost me £384 had I been buying them from the machine.

That would have been one week's wages spent on just drinks at work. I don't know about you, but I personally would rather have the week off than spend the money on drinks from the drinks machine.

Going back to the work day example, let's imagine that you get a sandwich deal from another popular food establishment at £5 for a *footlong sub* with a cup of tea/coffee and a bottle of water. That would be a weekly cost of £25 and a monthly cost of £100.

So for one month the basic costs of going to work would be:

- Food: £100
- Coffee: £52
- Travel: £150
- Parking: £110
- Total: £412

That means that you are spending £412 of the money that you earn through working by actually going to work. Adding into the mix the £123.34 income tax that you have already lost that makes a whopping £535.34 a month of your wage already lost just going to work.

How Working From Home Can Save You Money

What that says to me is that if you could find a job that you can do online from home then you actually need to earn £535.34 less each month. Most people automatically think that once they start working online from home they will need to generate the same amount of money that they were getting paid via their previous location dependent job. This is really only true if you have the same spending habits which should not be the case when working from home.

Of course you would love to have the same money coming in without the £535.34 going out but if you are considering working from home then knowing that you need to earn £535.34 less each month makes the task less daunting. It takes away some of the fear and risk associated from working from home.

Working from home can mean:

- Working less hours. (I find working from home means less distraction so I get more done in less time and so I do not need to do a full 8 hours)
- Not having to commute and sit in traffic.
- Not needing a dedicated work car, travel pass or parking pass.
- You can do the hours that suit you. (Sometimes)
- You can eat and drink all of the good food that you have at home as and when you want.

People have asked me why I liked to work from home, my answer to them always was '*I am close to the kettle*'. As an Englishman I drink a lot of tea and working from home means I can get a brew whenever I fancy it. I also dislike the actual *going to work* bit, being stuck in traffic and then getting to the job (when I worked as a joiner) only to have to unload all of my tools out of the van and carry them to where I was working. When I was workshop based that wasn't an issue as I could leave my tools locked up under the bench, similar to those who work in an office but site work can require a lot of tools and if I happened to be working upstairs then I would have to carry several boxes of tools and fixings up many flights of stairs which was a royal pain in the arse.

On top of that, all of that loading and unloading would eat into the working day and so to compensate in order to get the work done we would do another hour or two each day.

Long Hard Days Can Mean Calling For Fast Food Options

There is an obesity and diabetes epidemic currently happening in the UK and takeaway & fast food is responsible for a lot of it. People are putting on a lot of unwanted weight and becoming unhealthy. This is having a long term effect on people and will make it harder for those who are struggling with debt to get out of debt.

Many workers who are forced to work overtime and long hours because of work deadlines and responsibilities will stop off and pick up food on the way home or call to have some delivered. When they get home after a long hard day at work, they cannot be bothered to take the time to make some food especially if they still need to get showered and do other *get home from work* tasks.

These food *stop offs* on the way home will also add to your monthly working costs. An average pizza and chips combo with delivery for one person can cost around £8 - £10. You do not need many of them to suddenly increase your monthly *going to work* costs. If you stop and calculate all of the associated monthly costs with your day job you might be amazed.

Not Every Wage Slave Job Is The Same

I know not everyone gets a basic wage, some earn a lot and can happily spend a lot going to work and it wouldn't affect them much. Others believe that they work hard and that they deserve a few treats otherwise why work so hard?

This is very true and occasionally I think like that. There are others who go to work and hardly spend any money, some will cycle to work and take a packed lunch with them including a flask. For them their monthly costs are low.

What this chapter was designed to do was to make you think. If you really want to work from home... or at least escape a job which you hate... then you can rethink the amount that you actually need to earn making the whole idea a lot more achievable.

Downsizing & Prioritising

If you do not like your job or want to start working from home but fear that you will not earn the amount that you need then you can always downsize and prioritise what you spend your money on meaning that you need to earn even less to live. It is well known that the UK is expensive, it can be a lot cheaper living abroad. If you don't believe me then read this article (below) from the Guardian about the man who works in London but commutes by flying from Barcelona because it's cheaper!

[*Commuting from Barcelona: a London worker who makes it pay*](#) (He works in London and Barcelona but that is because he can work from home.)

I am not saying that you should or could move abroad to work from home as there are so many things to consider with family being the biggest consideration of them all, but it is something worth thinking about. Here in the UK we pay a council tax that can cost us more in one or two months than what other people pay for the equivalent tax for the whole year in some countries like Spain. Rent for a 1 bedroom flat in parts of the country here can cost more than a 3 bedroom house in parts of Spain.

Several years ago I rented a 1 bedroom flat in Surrey for £699 a month with council tax of around £100 per month, compare that to a property in Spain that I found today while looking on the Kyero website: A 2 bed villa with access to a communal pool 20 minute drive away from the coast for €275 per month which is roughly £216.

That is a saving of £483 each month on the rent, the Spanish equivalent for council tax might be as little as £10 - £20 per month. Incredible monthly savings with the bonus of more sunshine, access to a swimming pool and another bedroom which could be used as an office.

So if you wanted to work from home working online and decided that you would make the jump to a cheaper property in Spain using the above pricing examples ie reducing the accommodation rent by £483, and getting rid of the *going to work costs* of £535.34 then you have reduced your *need to earn* number by an incredible £1,018.34!

“...then you have reduced your ‘need to earn’ number by an incredible £1,018.34!”

I appreciate that this is extreme and not plausible for many of you reading this but I wanted to plant this type of thinking in your mind and open you up to the possibility that you can change your way of life in more ways than one.

By downsizing, reducing your outgoings each month and maybe moving to a smaller property (or in this case a bigger property) you can make that transition to working from home a lot easier and a lot less stressful.

The *Tiny House* movement is growing around the world. People are downsizing to tiny dwellings which fit on the back of trailers. These homes are not only incredibly small, they are also incredibly cheap to run. There is the added bonus of being able to move your home if you fancy a change of scenery. As long as you can find a place to park your trailer that is.

There are some people who have gone one step further and live in converted vans. These vans are often kitted out with showers, a toilet, a kitchen as well as sleeping and sitting areas. It can be a bit of a squeeze but they have everything they need. It's known as *Vanlife* and the people who live in vans moving from one place to another are called *vanlifers*.

Many Vanlifers work on the road, working remotely for companies or freelancing. These are digital nomads, being paid to travel. Some do it for the love of travel and freedom, others do it to lower living costs, save some money and to enjoy more of life with the spare money they now find themselves with which they never had before thanks to crippling high rents and mortgages.

If you have never heard of either the Vanlife and Tiny House movements, go check out YouTube, there are loads of interesting videos.

Multiple Income Streams - The Secret To Real Wealth

If you have never heard of multiple streams of income - or MSIs as they are often referred to - then you are not alone. Most of the general working population have not heard of them. It is not something which is talked about at school, it's not mentioned on TV much and most of your friends probably have no idea so they will not discuss it with you.

With the majority of the working population working for a living doing a day job where they exchange time for money, it is only a very small group of people who actually create multiple streams of income. Which explains why only a small amount of the population is wealthy... that and the 80/20 principle. *More on that later*

So what exactly are MSIs?

Well, they are not multiple jobs, that I can tell you. There are only so many jobs which a person can do without collapsing. They will need sleep and rest sooner or later and there is only a set amount which can be earned when you exchange your precious time for money.

Multiple sources of income are income streams which bring you money from multiple sources without you needing to do much work. These sources of income need a little work at the beginning, they need to be made and then launched but once they are set they - in most cases - only require a small amount of maintenance work and management.

The great thing about MSIs is that they earn you money while you do other things. Depending on what MSIs you have set up you could be earning money while you sleep, or while you take a walk down a beach, you could be on holiday with the family or simply sat at home munching through a large bowl of popcorn watching a movie with your partner.

MSIs are designed so that once launched they generate money with little or no additional work. Many of the super wealthy who have MSIs have automated them by paying others to manage them for them.

You could say that a person who owns and rents out many properties has MSIs. At first they will buy a property, get it ready to rent out then find tenants. Once the property is rented out they then collect rent each month in return for any small maintenance jobs which may need doing.

With one property now in their portfolio they would borrow more money often using that property as collateral and buy a second property. This would be made ready and then rented out. They would now be earning two incomes each month. Over time the successful landlord would buy many more properties and rent them out creating more than one monthly income AKA multiple streams of income.

When a property comes empty and if the property is kept to a good standard they will only need to give it a good clean and find new tenants. Many landlords use a 3rd party company to manage their property portfolio giving them less work to deal with. They sit back and allow the money to come to them while they enjoy life. MSIs are best when the system is automated as much as possible.

The big problem with renting out property is that it is a costly business with very little return compared to other income streams which you can create today. We live in a fantastic new economy where money can be generated by selling products we don't touch to people we will never meet from the comfort of our own homes.

Today we can sell to people from the four corners of the world using nothing more than the phone in our pockets. We can create digital products which we can then sell online for incredible profits. A lot of these products can cost pennies to make but can be sold for hundreds of dollars... depending of course on what the product is.

There are people such as Bob Proctor and Jack Canfield who create educational products which can help people live a better life and earn a lot of money. In fact they change people's lives and lifestyles completely. For this they can charge several hundred dollars up to a couple of thousand dollars.

These products can cost as little as a few dollars to make meaning that they can generate a huge amount of money when they are launched. There are people who have made over a million dollars in a day or two after launching a new online product.

The products can be audio podcasts, videos, eBooks and articles with live online presentations called webinars. Once made, a product can be sold over and over again for many years while it remains relevant. People are hired to manage the ongoing marketing and promotions of the products leaving guys like Bob and Jack to move onto something new. They can have several high ticket educational products for sale online at the same time. These all become sources of income for them.

There are many businesses and industries that a person can get into which give you the opportunity to build multiple sources of income. One of my favourite examples is the British author JK Rowling. She was once a single mother on state benefits but thanks to her brilliantly successful Harry Potter books she is now a

billionaire... or was, it depends on how much of her money she has given away. She is a very generous woman donating a lot of her income to charities and good causes.

She has multiple sources of income generating her money each month. There are the seven Harry Potter books to start with. Each book is an income stream, and with them being exciting children's books they could sell well for the next 20 to 30 years. Think of Dr Seuss and Roald Dahl, their books are still selling and being enjoyed today. Both authors are now no longer with us and their books were written many many years ago.

JK Rowling also has money coming in from Hollywood thanks to her Harry Potter books being turned into films. I cannot say if she was given a licensing lump sum or whether she gets a percentage of the sales of the box office ticket earnings, sales of DVDs & streamings and any other merchandise but what I do know is that those things would not have been made without her being compensated.

Not only does she have the money coming in from the world of Harry Potter she also has money coming in from the adult centred crime books which she writes under the pen name Robert Galbraith. This woman has MSIs by the bucket load.

The important factor here for many MSIs in the creative industries is that a product is made only once and then sold continuously for many years. A book may take a few months to complete and be published, but once it is finished and people are able to buy it, it has the potential to generate thousands if not hundreds of thousands in sales over the coming years.

Whereas a builder for example would need to build a new wall or house if he wanted to make money. If a builder earned £500 when he built a large wall, to earn another £500 he would have to build another large wall and this would be an ongoing scenario. To earn £5000 he would need to constantly be laying bricks and building walls. That is not the case in the creative and educational industries.

Musicians create multiple streams of income when they release new songs, albums, DVDs and shows. For many popular musicians their music will be selling for years generating them money well past their retirement days. Think of Elvis, his music is still generating money for his estate. His surviving family probably do not need to work ever again. Obviously to sell as well as Elvis you have to be very popular, in fact you probably need to be Elvis.

Bands like The Beatles, The Rolling Stones and ABBA are still big selling artists even though they broke up 30 - 40 years ago. Apart from the Rolling Stones, they keep on going, I don't think a nuclear war could stop them! They - or whoever owns the rights to their music - get paid a small royalty each time their music is played on the radio or used in TV and films.

As I write this there is an advert on the TV for car insurance which is playing the song *Cars* by Gary Numan. It's a great piece of music which was written in 1979 yet here it is being played on national TV 40 years later. It was created and recorded once but is still generating money for Gary Numan.

Gary had many hits in the late 1970's and early 1980's but back in those days the music could only generate money when the vinyl records were initially pressed and released, re-released or played on the radio and TV. Today in the new digital age music can be downloaded and streamed anytime anywhere meaning money can be made at any time of the day and night. The entertainment industry is one of the best industries to get into when creating MSIs but it isn't the only one.

Before becoming one of the world's most popular self development and business coaches, Bob Proctor made his first million cleaning offices. He started to clean offices in his spare time to earn extra money to help pay off debts. He was working as a fireman in Toronto in the 1960's and was earning \$4000 a year but he owed about \$6000 in debts.

After reading Napoleon Hill's *Think And Grow Rich* book he started to focus on making money instead of his debts. The opportunity for him to clean an office for money appeared and so he started. One office led to another and before long he was so busy he couldn't manage. He collapsed from physical exhaustion and decided that he needed help.

He employed people to clean the offices for him. He took payment from the companies whose offices were cleaned and then paid his workers a cut of that money as a wage. He soon built up a business where he was cleaning offices in Canada, the USA and the UK.

Each office, each city and each country became an income stream. He had multiple income streams pouring money back into his bank account.

Instead of having a weekly wage of £500 as an example, when you have multiple income streams you could be earning 10 x £500 a week. There is no limit to the amount of streams you can create. Think of the amount of income streams Stephen King has thanks to his books and films. He has written a lot.

Jack Canfield and Mark Victor Hansen have over 150 different titles in their *Chicken Soup For The Soul* range of books. They also have other products under the *Chicken Soup For The Soul* banner.

Celebrity chefs like Gordon Ramsey and Jamie Oliver have their restaurants, books, TV shows, affiliations with products and their own range of cooking utensils and equipment.

The great thing about multiple streams of income is that should one stream suddenly dry up, you are not left in a serious mess, whereas if you were relying on a wage from a job and you lost that job you would find yourself in a situation with no money coming in.

That is an awful and scary situation to be in, but if you have 10 income streams all bringing in - as an example - £500 a month each (£5000 in total) and one stopped performing you will still have 9 more bringing in a monthly income of £4500.

Losing £500 a month is hardly a scary situation to be in when you still have £4500 coming in. You could manage losing several income streams and still feel secure. Obviously that is not what you want to happen but you see why MSIs are better to have than a job. Instead of leveraging your time for money you are leveraging products and people to make money.

So is it time that you considered creating Multiple Streams Of Income?

I shall leave you with one of my favourite sayings while you think over the contents of this chapter:

“This time next year you will be glad that you started today.”

Boom Or Bust - Mindful Vs Excessive Spending

It's hard to believe that people who want more money often prevent themselves from making more by the way they spend what they already have. How we use our money daily is a big factor in deciding how wealthy and successful we become.

Using our money wisely with pre-planning can give us freedom. But spend the money we earn unwisely without mindful consideration and it can become our prison. It will become our jailer, locking us into a self perpetuating prison cycle of *earn - spend - earn*.

And one of the most damaging ways people spend money is to actually spend it regularly on small enjoyable pleasures. People use money daily to pay for small pleasures like coffee, snacks and days/nights out, but rarely use it for things which can bring them bigger and better pleasures in the long term.

The reason might be that small pleasures are cheap, and quick and easy to enjoy. People love to stop and have a fast fix of fun. It can break up the day and relieve some pent up stresses. Whereas life changing investments often require larger amounts of money and you to wait a fair bit of time before you can enjoy the rewards or benefits.

Those small £5 coffees here and £5 snacks there, all add up to a lot of money over a period of time. It was once reported that in the USA the average person spent:

- \$1,100 on takeaway coffee every year.
- \$600 per year on beer.
- \$600 on wine per year.
- As well as \$850 per year on drinks like Pepsi and Coke.
- Plus \$2,206 on takeaway food.

A staggering \$5356 a year was spent by the average American on stuff which - if consumed regularly - is essentially bad for a person's health and wellbeing and does not actually offer up any major benefits or improvements to a person's lifestyle.

That doesn't include smoking. Now there is a completely pointless, health damaging waste of money. Here in the United Kingdom it was reported that when a smoker quits, they save on average £245 a month. Times that by twelve months and you have a yearly cost of £2940. That is nearly £3000 a year on cigarettes and tobacco alone. With smoking there are no benefits at all. It is all negative and the

long term impact on your health is far worse than the impact on your wallet... which is bad enough.

Do you smoke yet wish to change your lifestyle?

Maybe you need to leave the job you are in now but cannot afford to build a FO fund. (More on this later). Or maybe you want to learn a new skill or take a course which would change things for the better but do not have the spare money to invest... well maybe you could afford it after all. You know what you need to do.

People love pleasure and they love to experience it now. It helps ease a hard life, it makes going to work worthwhile. Small pleasures are used as an anesthetic. They dull the pain and misery of having to go to work, having to be at a place you would rather not be at, working with people you wouldn't normally associate with and often dealing with customers you really do not care about.

The work day can be long, hard and very stressful so people relish those small treats. With many people being tired and fed up from working a long hard day in a job they dislike they also often buy takeaway food. Either they pick it up on the way home, calling into their favourite shop or drive-thru or they arrange for it to be delivered. It saves on the cooking and the washing of pots. Food will be cooked while they have a quick shower and delivered in time for them to crash out on the sofa just in time for the start of their favourite TV shows.

It's all very convenient making life that little bit easier but it is a very costly affair. When you add in the amount of snacks and sweets the average person has during a day, money is soon lost in big quantities. Money which could be used to change the person's life for the better. The only problem is that if money is short and you need to use the money which is spent on food and snacks to invest in life changing opportunities, you are going to have to defer gratification - which a lot of people do not like doing. Many people struggle to do it at all and need to learn this valuable skill.

Denying yourself of the treats you love is hard. Maybe swapping to a cheaper alternative and having less of them would be a start. Ease yourself into reducing unnecessary spending and saving money.

My good lady used to love a specific coffee from one of the UK's popular high street coffee shops, but at nearly £3 a cup it was becoming a costly habit. It was getting ridiculous. One day I even called in to buy one while I was on the way home from work so that she could enjoy one while she relaxed on the sofa watching her favourite soaps. Not something she did regularly, that was a one off special treat. We spent nearly £15 one week buying coffees just for her. I remember saying that this was getting out of hand.

She agreed and went on the search for a cheaper replacement and found a branded coffee at the local supermarket. The box cost £3 and came with six sachets of individual coffees inside. Even better, the supermarket regularly ran a two for the price of one promotion. I am happy to say that she really enjoyed the coffee, probably more than the one from the coffee shop. She started to buy the two for one offer in bulk. This meant that for the price of just one cup of her favourite drink from the high street coffee shop she could now enjoy twelve at home.

The saving was astronomical. Considering she wanted to enjoy the drink at home more than having the *sitting-in-the-coffee-shop-experience* itself, it seemed insane to pay those high street prices.

I even went one better.

You will recall in the chapter about the cost of going to work, I mentioned how in a previous incarnation I once worked at a factory where I chose to make my own drinks using the free water, the canteen kettle and a box of tea bags costing £11. Had I used the drinks machine like many of the workforce the equal amount of drinks would have cost me £384.

The saving was a full week's wages. I simply could not bring myself to spend that amount on drinks when I could make them for free. Spending that amount of money on drinks would mean that I had worked a full 39 hours, one whole week just to pay for the drinks I had while being there... and I hated being there! That is just crazy!

For a person who works for an hourly rate, who exchanges their time for money, it can really help if you measure your money as time. This means that when it comes to spending money on items you may not actually need but simply want, you should count the cost of the item in hours. How many hours would you need to work to buy that item? Thinking like this can put a different perspective on the purchase.

- Do you really want to work 3 days to buy this item?
- Could the money earned over those 3 days be used better to help improve or change your life?
- Is that 3rd takeaway of the week worth another hour of your time at that factory?
- Are you happy knowing that the few hours in the pub supping pints actually costs you a full day at work?

Are you guilty of spending money on things which offer no benefit other than to satisfy whims, taste and cravings? I am not saying that you shouldn't have a treat now and then or that you should never spend any money on doing fun stuff. Far from it. But if you are struggling with life, and working in a job you hate, and have no other

option but to do it because you need the money, then maybe you should really curb the unnecessary spending. Use the money to change your life direction.

Pay it forward instead of using it to keep you rooted in the rut.

The aim of this chapter is not to judge you or your spending but to hopefully help you to change your life and to force you to see how you use your money. Used differently it can change your life for the better.

You need to develop mindful spending. You have to become a Zen-like master of money. Knowing what you should and shouldn't spend your spare money on and how much that money actually costs you in time. After all, you work really hard for it, what is more important? A tasty snack, a delicious cup of coffee or freedom from the job or situation you are currently trying to escape?

Warren Buffett is a billionaire several times over. He probably wouldn't be if he had not curbed his non-essential spending and followed the lead of his close friends when he was a young man. Instead of getting a car on hire purchase and spending most of his wages on driving flash cars trying to impress people - which his friends did - Warren leveraged his money by investing it in stocks and shares. This started his journey to becoming one of the richest men in the world.

Roman Abramovich was the same. While his work friends were spending whatever rubles were left from their wages on drinking vodka and generally having fun, Roman was quietly buying up shares in the company they all worked for. He did this until the day he became the major shareholder buying out the company. He became his friend's boss.

A lot of people when questioned, will say that they want and need to change their lives and their lifestyles because they are not happy, yet when push comes to shove they actually do very little about it.

Recently I looked into buying an online course, there were three of them which interested me. All of them teaching a necessary set of skills to either make a lot of money online using websites or building a hugely successful business as a freelance writer. The cheaper of the three was \$385, the second was priced at \$588 and the highest priced one came in at \$1997. All three of them looked excellent, well put together and from reputable people. I could have bought all three with the money the average American spends a year on takeaway food and drink and still be left with a large chunk of cash to use.

The people who created the courses were real reputable people with trackable records. They were who they said they were and anyone who learned what they

were teaching, and followed their instruction to the letter would soon start to build a second profitable income stream. One which could one day replace the day job.

However, as we know, people in general would rather stick with what they know. Putting up with the job and situation they hate while spending money on those *tasty* and *fun* treats to numb the pain of the repetitive treadmill they find themselves walking each day. Those treats give them a small pleasure kick, a boost of happy chemicals which will soon disappear returning to the underlying feeling of unhappiness coming from living in a rut.

To make life more bearable, more small treats are bought. £5 here and £10 there, maybe £25 one evening then another £35 at the weekend do nothing but keep that person trapped in the ever cycling loop. Round and round and round we go.

Money in - money out - money in - money out.
Working - spending - working - spending.
Misery - happiness - misery - happiness.
So on and so forth.

Nobody is saying that you cannot or should not have treats, least of all me. I understand that life is for living. To not enjoy life is an insult to life itself however the question is, are you spending far more money on treats than you can really afford?

Money which is in short supply, money which you could use to change your situation, and ultimately your life?

What if buying a lot of cheap treats regularly or going on nights out was in fact holding you back and keeping you locked in a lifestyle that you hated and were desperate to escape from?

What if there were better things - things that could change your life and move you forward - which you wanted to spend your money on but didn't?

I have used job opportunities and learning new skills as examples but what if you wanted to move to a new home or area even? Maybe where you live is bringing you down, causing you stress which can lead to harmful health issues. Unfortunately, not every neighbourhood is a nice area, sometimes the locals or neighbours can cause all kinds of problems leading to a lot of stress and mental anguish.

Moving to a new home or area could be so important that it saves your health and sanity... or even your life! Would it not then make sense to really cut back on all of

the unnecessary spending and find ways to make more money instead? The money would be better used for a deposit or rent for another home. Not easy no, but essential if you want a better happier and healthier life.

No one wants to live a dull and miserable life, one without fun and tasty treats but there is nothing more miserable and depressing than living in a place that gets you down or working in a job that is bad for your health or sanity. No amount of coffee, pizza or alcohol will numb the pain and take away the long term misery of living an unhappy life.

Your money is your money, no one is going to argue that with you, you can spend it however you wish on whatever you want but remember one thing:

Your money is your money.

You can either use it for you or against you.

As a good friend of mine would say when people - mainly his boss - made costly and ineffective decisions:

“It’s not my money you’re wasting.”

It wasn’t his money, but it was his boss’ money, or it was his brother’s money, or it was his wife’s money... those people were making decisions and choices which would have an effect on their lives and finances.

You will be faced daily with those kinds of decisions so make sure that you try to make decisions which will work for you and not against you otherwise you will be wasting your money. And money is precious when times are hard, it is one of your most important tools that you can use to change your life or circumstances.

Food is a necessity, we need to eat and being hungry is no fun. After a long hard day at work, having to cook a decent meal feels like a chore. A long one at that. And then there are the pots and pans that need washing when you have finished. The easy option is to ring for a takeaway or pull a microwave meal out of the freezer. Both are costly and their health nutritional qualities are questionable.

It is vital to success that you eat well and if time and money is a factor - even though people somehow find the money to pay for takeaways - you should consider batch cooking. Or at least cook enough food one evening to make a second meal for the following day. This is something which we do regularly.

Knowing that when you get home from a hard day at work there is a tasty and nutritious meal waiting for you in the fridge or freezer is a great feeling. It takes away a lot of decision making and frees up a lot of time. You get home, have your shower then you pop the food in the microwave or oven - it can go in the oven while you shower - and you then sit down to a hot nutritious meal. It'll cost you very little in time and money.

Yes, you will need to spend some time batch cooking the food, but it does save you more in time and money in the long run. Usually it saves you the time and money when you most need it. Spend an hour or two at a weekend cooking meals for the week then pop them in the freezer and you will be amazed at the difference it makes to your life and finances.

What Is 'Fuck Off Money'? - Why You Should Be Building Your Own FO Fund

There is a very popular saying, often used by people who have little money with no chance or desire to change their lives or circumstances:

The best things in life are free.

How true is this?

On a spiritual level, it is very true. Being alive is a gift, being human is a blessing. We are alive, we breathe in life giving air and eat life enriching food while drinking life supporting water all of which is given to us for free by this wonderful Garden of Eden we live in called planet Earth.

Those are the basics, they are free, well to a degree. You will struggle to find free food and water in the amounts we need to survive. Maybe a trip to a public toilet or an outside tap somewhere will give you some water but don't be surprised if the authorities put a stop to you. To get the quality and quantity of food and water we need to survive for free is close to impossible for most of the population. On the whole, we humans have to buy water to drink and food to eat.

Yes you could live in a tent in a wood somewhere away from the world and forage for food while washing your clothes in the local stream, but what kind of life is that?

Everything else we need to live a warm and comfortable life has a price. The entertainment we enjoy to make life that little more fun will cost us too. Call me a cynic, but try and enjoy the company and love of close friends and family without doing anything or spending a penny and see how long that friendship or relationship lasts.

It's not that people want you to constantly spend money on them but there is only so much *just-being-with-a-person* sitting and chatting can people bear. Even enjoying a simple coffee while you chat requires some financial outlay!

Very little in this modern fast paced world is truly free.

In my opinion, *the best things in life are free* is an outdated saying and one that should go in one ear and out of the other when heard. I wish it wasn't the case and it is a sad state of affairs that mankind has now trapped itself into this world of work/earn - spend - work/earn - spend, but we have and we simply cannot avoid it.

The best thing we can do is try to make our life as easy as possible, reduce the stresses of a modern life and to take away a lot of the financial burdens we cannot avoid. The idea behind the FOF is just that, the FOF (Fuck Off Fund or Fuck You Fund, Fuck You Money whatever you want to call it) is a large pot of money which makes your life easier. It allows you to take everything in your stride and it allows you to say *Fuck You* or *Fuck Off* to those situations and people that rear their ugly heads when you least expect it.

A FO fund is a large sum of money which is a cushion, a slush fund, a *get-out-of-trouble* fund. It prevents you from having to take that job you don't want but would have to if you needed money. It allows you to pay your mortgage, rent, monthly bills or any unexpected bills which can suddenly crop up if for some reason you are forced to stop working.

With a FO fund you can invest in ways to generate even more money if you wished (depending on how big your fund is of course).

The idea is, and this may sound hard to comprehend or even distasteful to some, to amass as much money as you can, as fast as you can in the easiest way(s) possible - without either selling your soul or doing something completely illegal. You most certainly do not want to do anything that will get you into trouble with the law or which will make you miserable.

I remember once reading about a professional sportsman, he loved his sport but he wasn't interested in the fame and fortune that came with it. The sport itself was his passion. He was fortunate to have been able to indulge in the sport as a career, however, he was eternally grateful for the wealth which resulted from that career as it meant that he no longer had to take jobs he didn't want or work with people he didn't like. He called it his *fuck off money*. He was free to spend his time doing the things he chose to do. Thanks to his FOF, he was free to be himself, even after his sporting career had long finished.

So in a nutshell; a Fuck Off Fund is a large sum of money backing you up at all times. The solution for a more peaceful and stress free life with freedom most people can dream of is - ironically - that you become as rich as you can and as fast as possible so that you have a FO fund at all times.

Now don't get me wrong, there are other ways to live a very stress free and fulfilled life than having a bank account stuffed with cash. The Dalai Lama does. I wouldn't be surprised if he doesn't have a bank account at all. However, let's not be fooled here, the Dalai Lama is a revered Buddhist leader, he has an important message for all of mankind, one which people want to hear, and so they will pay to hear it. Other people pay to have him flown around the world to talk, they feed him and put him up in hotels or arrange accommodation for him.

Food is often offered to Buddhist monks in exchange for their blessings and words of wisdom. The people we see living humble shackles free lives are often being propped up in other ways... by other people... often a lot of people.

If you want to live a simple life like the Dalai Lama where you travel the world meeting a lot of wonderful people then you need to develop a message to spread and become famous. Your teachings and you yourself will then become your FO fund. However, that is rare and is going to require a lot of authenticity and nurturing to get to that position. It might actually be easier to earn a million pounds.

Building your very own FO fund is very important. You should start right away. It is something that you should teach your children to do as soon as they too start earning money. Or at least teach them to use their money wisely and leverage it to build a FO fund for the future. It is *that* important. Remember what Warren Buffett said...

“If you don’t find a way to make money while you sleep, you will work until you die.”

This is something to avoid at all costs... unless of course you are happy with the work you do. But I am more than certain that if you are reading this then you are not one of those people.

It makes sense really, that in a world where money is required to live, the more you have means that you have less to worry about. People who do not have a lot of money are forced to work in jobs they don't enjoy and are forced to work with people they simply do not get on with. People that they wouldn't normally choose to spend their time with, but because they need money they spend most of their week with them.

For five or more days each week, people spend their time in an eight or nine hour bubble of frustrations, anger and emotional pain. This is known as workplace stress. Over time it can destroy a person's happiness, confidence and very often their health. In many cases it can lead to a lot of problems at home putting a strain on relationships ultimately leading to separation and divorce in some.

Humans have a built in mechanism for dealing with conflict and danger. It is called the fight or flight system. Perfect for the stone age man who had to go hunting and fight wild animals or run from them. The stress helped them in those situations. Those moments of heightened stress were relatively short lived though. Ten minutes here or maybe half an hour there but they were often over as soon as they started.

Today though, it is a different story. People who are at work doing something they do not enjoy with people they cannot bear to be around are running on stress. They are often in the fight or flight mode but unlike their prehistoric ancestors... they cannot run away... nor are they fighting. They have to stay and carry on regardless, they have to put on a professional face and do the job which they are paid to do. They are working through prolonged moments of fight or flight.

Their bodies are awash with stress hormones like adrenaline and cortisone, keeping them primed for a danger which is not itself life threatening but the appearance and effect on the mind and body is the same. Continuously working in the fight or flight mode can lead to a range of mental and physical health issues including a mental breakdown.

Having to go to work to earn money just so that you can live and maybe do a few fun things is very soul destroying. You end up doing less of the good fun stuff and more of the things you don't enjoy... like work. If not checked you soon become trapped in the cycle of *work to earn* which in reality is the trap known as *work to live*.

You will be living a life where you need to work to live and ultimately you live to work. That is a horrendous soul destroying cycle to be living in. If any of you are familiar with *Star Trek The Next Generation* then you would have heard of the theory of the *Moebius* where time becomes a loop.... where time becomes a loop... where time becomes a loop... where time becomes a loop.

That is the life many people live, they do the same thing day in day out on loop. Like the film *Groundhog Day*, they live a life of doing the same thing over and over again. The next day is exactly the same as the previous one. It is a miserable existence if you are working in a job you hate with people you dislike.

A Fuck You Fund can prevent that.

As a species, we humans are meant to be free and creative and to enjoy the gift of life. We should be enjoying the things we love on a regular basis. But bizarrely, as a species we humans have built a system where most of us have to spend most of the visible day working.

Depending on where you live in the world, several months during winter can mean going to work in the dark, working through the light of the day then going home in the dark again. If your job has you working inside a building with very little chance of going outside and seeing any natural light then that surely is a miserable position to be in, isn't it?

You wouldn't choose to live like that would you?

Given the opportunity, wouldn't you rather be out in the daylight with friends and family going on holiday or doing stuff which is a little bit more enjoyable?

Some people have been very fortunate and landed in jobs which they really enjoy, or they have created a life where they make money from doing the things they truly love, like musicians, celebrity chefs, actors and sports personalities. Unfortunately the vast majority of people fall between tolerating the job they do to trying to enjoy it as best as they can while they are there. Some people even hate their jobs to the point it affects their health and wellbeing.

Most people go to work because they need to, not because they want to. And it is at this point when bad life decisions are often made. Decisions which are self destructive. Money is spent unnecessarily on non-essential items often to dull the pain of unhappiness which comes from being stuck in a rut and reliving your very own groundhog day over and over again. This is where the type of decisions you make can actually keep you locked in your prison for longer because you are not giving yourself the chance to escape.

Life becomes a living hell.

One you live five days a week for many years.

A Fuck You Fund can free you from that misery. Now I know what you are saying, *'It's not that easy to just make a million pounds, you cannot simply pull it out of thin air'*.

And you are right, but to escape from a living hell you have to start today to build your own Fuck You Money and there are several ways to get started.

Being shrewd with your money can give you the freedom most people can only dream of. This is not just about putting pennies aside for a rainy day. This is more than that. It is about using it wisely and leveraging it so that you are eventually free to do what you want to do without finding yourself in a situation where you panic about needing money, or where it is going to come from, and being forced to take any old job because you need the money.

Life can throw up all kinds of situations and circumstances which can make life hard. You often hear of couples who are both working and living a comfortable life only to have the rug pulled firmly from under their feet when one of them suddenly becomes ill or loses their job. Something I personally know well.

All of a sudden two working people covering all of the monthly bills and expenses are reduced to one. A wage less in a household can be devastating especially when the working one is having to care for or help their ill partner. What if there was no overtime at their place of work to help bring in a few extra pennies or that they were growing exhausted due to working a lot of hours as well as being chief caregiver?

Imagine what it would be like for you if you suddenly found yourself in that situation. Now you see why building your own FO fund is important. Not only does it give you freedom from having to do jobs that you dislike and prevent you from working with people you would rather not, a FO fund can also be a safety buffer when life throws one of those famous and devastating curveballs at you as it so often can. Like the time I had a head on collision with a police car driving home from work.

Your FO fund is probably the most important thing after your health and family. Without one you will struggle to change your circumstances. It is your purpose to build that safety buffer, that slush fund, that rainy day find, that Fuck You Fund. Whatever you want to call it, a bank account full of *Fuck Off* money should really be your main goal if you want to live a happy and stress free life.

Even a small FO fund can make big changes. It can fund education to learn new skills allowing you to find another better job. It could pay for investments which could be built on, growing a larger FO fund eventually freeing you from the dreaded day job.

If you do not enjoy spending most of your precious day working for someone else, surrounded by people that you cannot bear or simply do not have anything in common with then you really do need to build up your own FO fund. It is a priority.

Simply putting it, a Fuck Off Fund is freedom.

Ok, so you now know that you need to build your own Fuck Off Fund, but how do you actually do that?

In the following chapters I shall discuss various ways that you can generate money and save money which will start to grow into a nice FO fund allowing you to invest in yourself and buy you back your freedom.

Invest In Yourself

Investing in yourself is the best thing you can do. It truly is the best gift you can give yourself. Money is a result of your actions and decisions and specific actions and decisions can generate more money than others. By investing in yourself you put yourself in a position where you can make better decisions and do more profitable actions.

Knowledge is power.

The main reason why people have financial issues is that they simply do not know how to get out of them. Yes, they know that they are struggling and that they need more money, and yes they know that they cannot earn more money through their jobs and they are in a cycle which is virtually impossible to get out.

But there is still a lot that they do not know. Plus for someone with very little spare money, there is a fine balance between life becoming one of drudgery where you are constantly working and having no fun and a life where you are unable to make any positive lasting changes because you are treating yourself to loads of treats and pleasures.

Mighty oaks from little acorns grow!

Overtime, big changes can come from small changes. One less trip to the coffee shop a week, one less takeaway a month and one less bottle of wine could save enough money to pay for a course which could alter the whole direction of your life.

Mini savings invested in stocks and shares could result in major financial rewards a year or two later. Short term pain leads to long term gain. Start now before it's too late.

If you want to change your circumstances and your life for the better, you are going to have to change what you do. As Einstein said...

“The definition of insanity is doing the same thing over and over again and expecting different results.”

You can only get different results when you do different actions and in order to do that, you are going to have to learn new information and learn to do new things.

This will require you to invest either time or money or both. I am sorry to have to say that, but very few people have become wealthy without having to learn something or do something first. I couldn't earn money fitting doors or windows until after I had spent time learning how to do it.

I didn't make a penny printing and selling T-shirts until after I invested money buying the equipment, doing the training and practicing the craft. I am only able to write this book, publish it online, build the FreedomSkillsAcademy.com website and build the opt-in form and email list for this business because of the time and money I have invested over the last ten years learning the skills.

I have spent a long time amassing new skills and information but it was all worth it because I now work from home using nothing more than my laptop. Before writing this section I was enjoying a mid-day chat in the kitchen with my good lady and her friend who was visiting. I couldn't do that when I was working for other people. I am free to make my own decisions during my day.

I work when I want to work as long as I get done what needs to be done. This is all the result of my previous decisions and actions. It is the result of the time and money investments I have made. I made conscious and calculated deposits into my life bank. And this is something which you need to do too.

I am sorry if I seem to be repeating myself but this is something which I think needs to be hammered home. Investing in yourself whether it is time, money or both will propel you forward and help you get out of any circumstances you are currently not enjoying.

As I have stated previously, money is a tool, you can leverage it to buy tools, knowledge or buy services which can help you generate more money. If money is a real issue and you are unable to generate seed money by cutting back on non-essential items or selling a few items then time is your only friend here. You will need to find as much spare time as you can and use it wisely. For this I would suggest that you use the 80/20 rule.

80/20 Yourself To Freedom

The 80/20 rule is a universal law, also known as Pareto's principle – named after the mathematician who discovered it – which states that 80% of outcomes (or outputs) result from 20% of all causes (or inputs) for any given event.

80/20 basically says that 80% of your money comes from 20% of your work.

In business, 80% of a company's profit comes from 20% of their sales. 80% of their output comes from 20% of the workforce. This rule is seen throughout our lives and in the world around us.

- 20% of the UK road network regularly carries 80% of the traffic.
- 20% of the animal kingdom have supremacy over the other 80%
- 20% of nations use up 80% of the resources.
- 20% of professional footballers earn 80% of the money.
- 20% of social media influencers will be more successful than the other 80%
- 20% of the population earn and control 80% of the wealth ... and 20% of *that* 20% earn and control 80% of the 80% so on and so forth.

The figures are not always exactly 80/20 but they are thereabouts. It is a pattern echoed throughout our lives and the world we live in. We cannot escape it, but we can embrace it and use it.

With there only being 24 hours in each day, and with people having different circumstances and biological differences, the amount of spare time each individual has is different. And until you have any systems in place bringing in income easily and/or passively, there will be plenty of work to do.

There is always a lot of work involved at the beginning and so my advice would be to become very mindful of the 80/20 rule and to find a way to make money which requires very little time and financial investment but has a higher earning potential than others.

Obviously, you may have an idea of what you would like to do and you may have a passion which you would like to earn money from, but it could be a good idea to think very carefully about what you are going to do to earn more money.

This could quite easily become your main source of income and so if you value your freedom the same as I do, you don't want to get yourself locked into another labour intensive job. You might want to consider these 5 points for finding the perfect money making business:

The 5 Crucial Points For A Perfect Money Making System

1. Requires very little upfront or ongoing expenditure unless you are leveraging money itself such as buying shares.
2. It doesn't require too much training and learning.
3. It requires very little actual work... especially hard physical work.
4. Requires very little of your time.
5. The returns are the highest possible.

Maybe I should throw in a 6th point and that is...

6. Can you replicate it and create more than one income stream? As discussed in a previous chapter, multiple-income streams are the way to wealth and financial security.

This chapter is about investing in yourself and not time management but I feel that you should understand the 80/20 principle and the above points for finding the perfect money making system before you begin investing your precious time and funds.

You really should spend an evening with a notebook and pen going through loads of ideas. Fully think through what is involved with each potential money making idea. Create pros and cons lists for each idea. Consider what each idea will require from you in time and money.

Ask yourself as many questions as you can think of when working through ideas:

- Will I need to do a lot of hidden unpaid work? (Like pricing, quoting and invoicing - the building trade is a nightmare for this.)
- Will I need to invest and buy products to make products?
- Will I need to learn a lot of new skills?
- Will it take up more time than I have spare just to earn a fraction of what I need?
- Can I learn all I need to know from a course which will save me a lot of time trying to figure it all out for myself?
- Can this be systemised and made into a passive income?
- Can I do the work once and get paid multiple times?

- Can I pay other people to do the work and make a profit without having to do anything?
- Etc etc.

Selling handmade items on eBay is great but if you want to make an extra £1,000 per month, selling small hand-made items at £3 which need delicate packing with frequent trips to the post office is going to take up a lot of your time and will require a lot of effort. It will be very labour intensive. Whereas building simple websites which can take a few hours to do from home for businesses who will happily pay up to £500 per website could be a better use of your time.

But if you needed to learn how to build websites and saw a course advertised online for £297, (Blatant plug here: [FreedomSkillsAcademy.com/course](https://freedomskillsacademy.com/course)) that might be a better investment than trying to hand paint hundreds of pebbles you sourced for free from the local beach because you have the opportunity to earn your investment back fast plus a lot more. Just one website build would earn you back the money you invested to learn the skills.

There are skills and knowledge which can command higher fees, and many of these skills are less physical and less labour intensive than other jobs. I call these [Freedom Skills](#).

For example: copywriting is a form of writing which can command fees of several thousand pounds. One sales letter can cost on average £5,000 - £10,000 and has been known to take as little as a day to write. The writing can be done on a tablet or even on a smartphone from the comfort of your own home.

When I worked as a joiner, it would take me a couple of months of heavy and hard physical work to come close to matching that amount of money. I know which I prefer to do.

Unfortunately, I didn't know anything about copywriting when I left school. It wasn't until 20 years later that I learned exactly what copywriting was. See what I mean when at the start of this chapter I said *'the main reason why people have financial issues is that they simply do not know how to get out of them'*?

We don't know what we don't know. I didn't know anything about copywriting and its potential to generate huge sums of money from what is basically nothing more than compiling a load of words in a specific formula.

Had I known about it when I left school, I would have probably invested in books and courses and studied it. I wouldn't have had to spend years in the building trade,

bouncing from one job to another, working long hard days in all weather conditions breathing in toxic dust and fumes for pennies in comparison.

So to recap:

1. You must invest in yourself.
2. That investment is either time or money and can be both.
3. By investing in courses and buying books you learn new skills and gain new knowledge with which you can do different actions and make different decisions which will be rewarded with more money and/or a major change in circumstances and life direction. (As long as you take action with your new skills.)
4. Invest your time and money into mastering a set of freedom skills which have the potential to earn more for less work.

Pay Off Your Debts And Mortgage Early

If you do not have a mortgage and instead pay rent for the place you are living in, I suggest that you still read this chapter as I believe you should know this information. Knowing it could prevent you from falling into a trap millions of ordinary people are living in today.

I don't want you to fall into the living nightmare which is faced daily by millions of honest hard working people.

Mortgage. It seems that most of the adult population of Britain has one, if they don't, they probably once had one or are trying to get one. There is nothing bad about a mortgage if you truly understand how they work, if you don't, then you are maybe creating your own prison. One which could be hard to escape from.

A mortgage helps people become homeowners. First time buyers get their feet firmly on the property ladder and seasoned homeowners use them to move from one place to another.

Some people use them to be able to finance work on their property like build extensions, lend money to family and even go on holidays. It would appear that, for some people, a mortgage means freedom. Unfortunately, all is not what it seems, for the majority of people, the one thing a mortgage is not, is freedom.

It could be argued that a mortgage is a noose around a person's neck. A chain that keeps them trapped in a perpetuating cycle of having to work to keep a roof over their heads. That can be a life which is often extremely hard and testing.

A mortgage is the biggest debt most people will ever have. It is a debt that they will pay off over a very long extended period of time.

The word *mortgage* itself is a French legal term which literally translates to *dead pledge*. It means that it is an absolute right to something - such as your property - but does not come into effect if certain conditions are met, such as repayments being made and the debt fully paid.

Fail to make the repayments or pay off the debt in full, the lender has the right to your property. No matter how much you have already paid off.

The average time span of a mortgage in the UK is 25 years. But the trend to get longer mortgages has been growing. The amount of people taking out mortgages of up to 35 years in length had doubled between 2007 and 2017.

Thanks to Brexit, Covid-19 and the new recession to hit the UK, I imagine that that trend would have slowed down now. Maybe even gone backwards. This might be a blessing for some people.

The biggest problem with a mortgage - apart from the general lack of understanding the true cost of one - is the interest you pay for the privilege of borrowing the money in the first place. With repayments lasting over many years, you actually pay back a lot more than you borrowed. Tens of thousands more.

So in most cases, the amount you borrow to buy a house is far more than the value of the house you intend to buy. Even if the mortgage is for 75% of the asking price - most mortgage lenders ask for a 10% deposit making most mortgages 90% of the asking price - it can end up costing you a lot more than the price of the house.

Unless the house value increases exponentially over the time period, it is more than possible that you actually pay back far more than you make from the property. And contrary to belief, not all property value goes up, if property prices do increase, they don't all double or triple in price.

Ideally you want to pay off your mortgage and any loans that you have as fast as possible to save more money and time in the long run. Some financial advisors would insist that you use any savings you have to pay off any loans and debts.

When it comes to having savings while also having credit card debts or an outstanding loan, it is asked *do you actually have any savings if you have a debt?*

It is a very good point.

If you have £3000 in savings but £5000 in debts, you actually have a debt of £2000 and no savings. To have £3000 in savings while paying off debts with interest, you are going to pay back more than the £5000 debt you think you have.

The interest earned on £3000 savings is nothing in comparison to what interest you are paying on your debt. So why cling on to those savings when having them means that you are losing money by not paying off a large chunk of debt?

The only good reason to have any savings while having a debt is that you have a pot of money should there be any emergencies like a boiler break-down. But then

again, why not pay £3000 off the £5000 debt, have only £2000 to pay back and then should anything bad happen, use a credit card? It's not like you weren't happy paying back a £5000 debt anyway.

If you have any savings and at the same time you have any debts, study them closely to see if they are costing you more in the long run. It makes no sense to cling onto savings when they can be put to good use and pay off any debts you have, or at least a good chunk off them. The smaller the debt, the less you have to pay and the less interest there is to pay too.

Become Interested In How Mortgage Interest Works

The interest is the charge for borrowing the money.

Capital is the repayment of the amount actually borrowed.

The main issue with a mortgage is that very few people actually consider the interest when talking about the relationship between a mortgage and the house price. Often I hear people discussing their mortgages, saying how much they borrowed, how much the house was when they bought it and how much it is worth now. At a push they may say how much they have left to pay off their mortgage. They will discuss how much profit they have made giving very little thought to the amount of interest they have paid and will pay over the mortgage term.

For example: Let's say a house bought for £115,000 13 years ago is now valued at £125,000. That is an increase in value of £10,000. But what about the interest which is paid over that time? If the mortgage repayment was £420 each month for example, they would have paid back £65,520. Most of that money would be interest. When a mortgage is new the interest payment is always greater than the capital that is paid back.

But let's assume that over the 13 years the interest was just the same monthly amount of £100. (I know it doesn't work like that but bear with me) Over that 13 year period the homeowner has paid £15,600 in interest. The homeowner has paid £5,600 more in interest than the value of the house has increased.

I can tell you now that the figure would in fact be a lot more.

I hope I am wrong but I do wonder if people realise how much they are paying back. I am sure they think that if they borrowed - as an example - £150,000 with an interest rate of 6%, they will pay back just £9,000 in interest charges - after all $150,000 \times 6\% = 9,000$.

But, here is the real kicker... over a 25 year period, paying back 6% on a £150,000 mortgage will have you paying back somewhere like £139,950 in interest. That is not including any set up fees and charges. The £150,000 you thought you were paying back is now nearly £289,950! Basically you are buying the house twice! That is £139,950 of your own hard earned money, handed over to a bank just so that you can live in a specific house.

And how do you get that money?

You work for it, exchanging your time for money.

What if the house you bought, had only gone up in value by 50%? Chances are you would have paid out a lot of money just to lose money in the long run. More importantly... what could you have done with that £139,950?

Fortunately, the average mortgage price in the UK is between 2.6% and 3.07% so you are not paying back as much as the example. I used that as an extreme way to jolt the mind... but even so... it's still a shock when you work out how much you really do pay back.

I remember the time when I looked at my mortgage statement 14 years after borrowing the money and realising that I had paid back over £70,000 to the bank and yet I had only paid off £25,000 of the actual £85,000 we had borrowed. I still had £60,000 of the mortgage to pay back. That was not a nice feeling, knowing that I had paid around 80% of the borrowing amount but not the actual money I had borrowed. I still had a long way to go.

Many people believe that renting is dead money, and it is true to a degree, but you can up and go at any time. The down side to rent is that it is generally more expensive than mortgage repayments, which makes having a mortgage attractive for most people. However, If I paid rent to live in my house at the average price for this type of property for 25 years, it would have cost me around £180,000 whereas the mortgage I have would eventually cost me around £165,000 over the 25 year period. And that includes the £30,000 deposit we used.

You can see why mortgages are attractive. They do work out cheaper... but I haven't included the insurance which we need to have as part of the mortgage agreement which could stand at another £9000 in total over that period. Nor have I factored in the maintenance costs which over 25 years can also add up to several, if not tens of thousand pounds.

So it isn't that much of a saving and as it stands now, we are more than halfway through that mortgage term and the house value hasn't gone up much. We will be lucky if the property value has increased by £10,000. So either way, we have lost money...but with the mortgage we have lost our freedom to simply up and leave.

As well as the expense, another downside to having a mortgage is that you are tied in. You cannot leave town easily when you have a mortgage. Generally you cannot move until the mortgage is ended... one way or another.

You have 4 options with a mortgage:

1. You pay it off early. (The best and preferred thing to do because it will save you a stack of money and you own a property you can sell or use as collateral.)
2. You pay it off over time including a lot of interest. (Long and extremely costly.)
3. Pay it off by selling the house. (Can take time to sell and result in you losing money.)
4. Losing it to the bank and having the debt cleared for you. (Not ideal, as you will be left with nothing and you will lose a lot of your own money.)

You really do not want to lose your house to the bank. This happens when people get into too much debt and simply cannot pay it back. When a person's monthly outgoings are far greater than their capacity to earn money, it is pretty much game over for them. If this happens, you lose your home and you will lose whatever money you put up as a deposit and you will be left with nothing to start again. Which for some people who were heavily in debt, starting with nothing more than a debt-free clean slate can be a relief at least.

I am not saying that you should never have a mortgage. If managed well and used with the right understanding like a business they can be very useful. Just be very aware that they come with a hefty cost on your time and your money and they are not always very easy to get out of. A mortgage can become an anchor which can weigh you down and if you are not careful, you can end up drowning in debt.

Compound Interest... It's Either Building You Up Or Crippling You

Why do banks and building societies like dishing out mortgages and loans?

Compound interest.

Nobel prize winning physicist, Albert Einstein allegedly said....

“The most powerful force in the universe is compound interest.”

If you have savings, then compound interest works in your favour because it pays interest on the interest earned. However, if you have borrowings such as a loan or a mortgage then compound interest works against you. Einstein believed that compound interest is man's greatest invention. It can have a powerful effect on a person's savings. He is credited with working out the 'rule of 72', which determines how long it takes to double your money at any given rate.

For example:

If you invest £1,000 at an interest rate of 6% it will take 12 years to double it to £2,000.

How do we determine that?

$$72 \div 6 = 12.$$

The maths is simple.

At an interest rate of 8%, it would take 9 years to double your money. ($72 \div 8 = 9$), and 6 years at an interest rate of 12% ($72 \div 12 = 6$), and so on and so forth.

Imagine doubling up £10,000 or £20,000? And every time your money doubles, so does the amount to be doubled. You can really grow your money fast with compound interest. It is great for you and your savings, but not so great for you when used on a loan.

Compound interest can mean that you could almost double your loan as we saw earlier using the £150,000 mortgage example. This is why banks and building societies are so very happy to give them out.

Year	Balance at 1st January	Annual Payment	Capital Repaid	Interest	Balance at 31st December
1	£150,000	£11,734	£2,734	£9,000	£147,266
2	£147,266	£11,734	£2,898	£8,836	£144,368
3	£144,368	£11,734	£3,072	£8,662	£141,296
4	£141,296	£11,734	£3,256	£8,478	£138,040
5	£134,588	£11,734	£3,452	£8,282	£134,588
10	£134,588	£11,734	£4,619	£7,115	£113,964
15	£113,964	£11,734	£6,181	£5,553	£86,363
20	£86,363	£11,734	£8,272	£3,462	£49,428
21	£49,428	£11,734	£8,768	£2,966	£40,660
22	£40,660	£11,734	£9,294	£2,440	£31,365
23	£31,365	£11,734	£9,852	£1,882	£21,513
24	£21,513	£11,734	£10,443	£1,291	£11,070
25	£11,070	£11,734	£11,070	£664	£0

To really appreciate how compound interest works on a mortgage, look above at the totals for the first five years of a £150,000 mortgage. After five years you will have paid £15,412 off the mortgage itself but also paid a whopping £43,258 in interest.

As mentioned earlier, over the full term of 25 years, a mortgage of £150,000 will have you paying the bank back £289,950. You have handed over £139,950 of your own hard earned money just so that you could borrow £150,000. With the average UK wage between £17,271 - £35,771 the £139,950 interest total is the equivalent of working between 4 and 8 years just to hand money over to the bank.

Which is fine if the value of the house more than doubled over that time, if it tripled or quadrupled then that is great. But what if it didn't? What if the neighbourhood went down through no fault of your own and it dragged your house value down?

Nightmare situation.

And can you imagine doing 4 - 8 years of solid hard graft, day in day out, five days a week turning up and working and then handing that money straight over to the bank. Who really wants to give up their precious time working just to give money to an organisation that doesn't need it? If anyone needs it, it is you.

So to recap on this chapter:

- Fully understand the true cost of a mortgage.
- Understand how interest on mortgages and loans work and how compound interest can work for you and against you.
- Understand that clinging onto savings when you have debts can actually be making your debt problems worse.
- If you have any debts, loans or a mortgage work at paying them off as quickly as possible.

Generating Seed Money

If you need more money to help pay off debts or loans or to take off the pressure of living costs, you will need to earn more money. Not every employed position offers overtime and there are only so many hours a person can work without it adversely affecting their health and well being. The only other - and generally best option - is to start a business of some kind or learn new skills to find a better job. And to do that, you will need money.

If you have an idea of what you want to do, what business you want to start or a product or service which you would like to invest in but do not have any spare money then you will need to find a way to build a bank of seed money.

Seed money is the term used for money put aside for investing in opportunities whether it be products or services to learn from, products to sell, tools or services which you use to start and grow your business. Seed money as you would expect, grows into more money. Maybe your very own money tree.

Imagine this for a second, a small seed made of money growing into a larger money tree. A tree made of money with notes as leaves. Seed money is the starting point and if you don't have any spare money to get started then chances are you will need some.

Not all businesses or ways to make money require seed money though. There are a few things which you could start today that need no investment. Or at worst, very little investment. These are ideal and could be used to grow that all important bank of seed money which you need to start something better.

Take writing for example, if you have a laptop - or a smartphone - and access to the internet, it is possible to find work as a writer. You get paid by people all around the world to write content for projects like websites, eBooks, emails and video scripts. You can start today for free.

You could start to build up a bank of seed money by selling unwanted items on eBay and Facebook. I am sure that you will find quite a few things in your house which you no longer need, use or fit into. Things like shoes, clothes, furniture, CDs or if you are around the same age as me or older - records. I recently sold a lot of my records and was pleasantly surprised at how much some people were willing to pay for many of them.

When I was in my teens and early twenties I wanted to be a superstar DJ, and most weekends I would travel out of town to visit the better record shops and buy the

latest rave and techno releases. I had the decks and mixer combo set up in my room and would practice for hours on end. I got really good at it but due to having bad tinnitus I had to make the very hard decision to put my hearing first and put the dream of becoming a DJ to rest.

I stopped buying records but would still do the odd mix session for fun. Eventually the mixer broke and was never replaced. As time moved on the records were shelved and the decks became unused dust collectors. They even ended up in the spare room at my parents as I moved away from town for work, and there they stayed for several years.

Eventually I got them back only to put them on shelves again where they sat unused for a few more years. One day I looked through my collection and worked out that most of the records on the shelves had not been played in over twenty years.

I had been storing them for over twenty years and not used them. Which is a huge waste when you consider that there are people out there looking to buy old dance records, people who would listen to them and enjoy them regularly. So I made the decision to sell my old unused record collection so that;

1. I could regain some space in my home.
2. Make some pocket money.
3. Let other people enjoy the records which were sat doing nothing.

I did the same with old books. I had a shelf crammed with graffiti books and magazines which I didn't look at, and hadn't looked at in years. So I sold them too. By selling my records, books and magazines I raised well over £3,000. More than enough seed money to start a small business, buy products to resell, invest in shares or buy an educational course or two.

The seed money you may need could very well be sat around your home gathering dust. It could be right under your nose. You might have had to walk around it several times this week. Maybe you were forced to move it from one place to another to allow you to get to other things. It could quite easily be doing nothing more than getting in your way.

And if that is the case... why not sell it and make some money?

Is there anything like that in your home?

Something that you no longer need or use?

To help me make the decision to get rid of my precious collection of books and records I thought about it in this way;

1. If they were stolen, I would never see or hear them again and would not have benefitted from them financially.
2. If there had been a fire or a flood in my home they would have been destroyed forever and I would never see or hear them again and would not have benefitted from them financially.
3. By selling them I can regain some of the money that I spent buying them and I can make a digital recording of the records so that I can still enjoy them to this day. Which is what I did.

There were other benefits from selling them too. I regained a lot of space at home, I was able to sell the shelves which the records and books were stored on and when I move house there is a lot less to carry and move. Which is a big bonus if like me you want to move overseas or many miles away to enjoy a different way of life.

Depending on how much seed money you require you could always use what you earn from your first few sales to buy other items to sell and then build up your bank slowly. As long as you sell what you buy for more than what you paid for it you will make money. Keep doing that until you have the amount that you need.

You could simply carry on and turn eBaying items into a second business. The only problem with eBay selling is that you spend a lot of time listing items, wrapping and packaging them. Then there are the frequent trips to the post office. You may be happy with that and decide to build a long term eBay business but it is not one I would recommend as it is quite time consuming.

The internet is awash with ways to make and save money.

There are people who get paid to watch adverts or take surveys. They don't take a lot of time and the rewards can be quite good for a few minutes of work while sitting playing on your laptop or phone. It is something you can do while watching the television in the evening. However to make decent seed money it could be a long old haul and quite time consuming.

I would advise you to find something which paid more and took up less time. Going back to the writing example, people can be paid up to several hundred pounds for writing articles which could be done in a couple of hours. Taking less time to do than a stack of surveys and earning a lot more money.

Whatever skills you have, there will be loads of people online from all over the world who will be looking for them. People who run online businesses cannot do everything and they can be incredibly busy, and so they look for people who can do all kinds of work from simply opening emails and replying to them to writing complex sales letters and developing sales funnels.

There are so many opportunities to make money online either as a main business, a side business or just to raise seed money for another business idea. It is just a case of having to find the one you want to do and take action.

If working online in the traditional sense - writing, virtual PA etc - isn't for you then there are many other ways to make seed money. As I mentioned earlier, selling unwanted items is a great start. These items can be sold using online platforms like Gumtree, Facebook, eBay and local mobile apps like Shpock. Local car boot sales are a good place to start too.

Car boot sales, flea markets, charity shops and online platforms like Gumtree, Facebook and eBay are great places to find bargains which you can buy cheaply and resell on for a higher profit.

Becoming a reseller is a great way to earn some extra money and a perfect way to build a bank of seed money. I remember a close friend of mine buying loads of energy saving light bulbs from the local supermarket, this wasn't just a local supermarket owned by local people, no it was one which was simply local to us but part of a large nationwide supermarket chain.

He was buying pack after pack of light bulbs which were being sold as part of a special ongoing two for one offer. He then split the packs up and sold the light bulbs individually on eBay.

The crazy thing was that even though these special two for one offers were available up and down the whole country in hundreds of stores, people were still buying them from him online. They were paying more for one bulb than what he was paying to buy two. They were also paying postage costs on top of the purchase price.

Not everyone goes to the same supermarkets, or has access to those supermarkets as easy as he did or they just simply did not know of those special deals, and so they saw his bargain bulbs on eBay and bought them.

Just because something is a great deal doesn't mean that you cannot profit from them. Especially if others do not know where to get the same item cheaper. Supermarkets have big buying power, they can buy hundreds of thousands of the

same product at an incredible discounted price. My friend was leveraging their buying power and making a small profit for himself.

One person's trash is another person's treasure. Resellers often trawl charity or thrift shops for items which people have given away for free and which is now for sale at a ridiculously cheap price.

I have another friend who sells products through Amazon's FBA (Fulfillment By Amazon) platform. He has a special app on his phone which scans barcodes or searches for items on Amazon and he compares how much specific items are selling for online.

He would find DVDs, games, CDs and clothing which he would buy for pennies and sell for notes through the FBA platform. You only need one person who is looking for that old Harry Potter game who is willing to pay double, treble or even ten times the amount you paid. They just see the item they want to buy for sale online and they buy it regardless of its history or whether you only bought it last week for peanuts.

Obviously reselling is more profitable if you buy the right items and know whether anything is in demand or can generate a profit, but with apps and smartphones it is very easy to do research in a matter of seconds these days.

A list of items that I and friends of mine have resold in the past for profit:

- Photos (On DVD)
- Old paintings
- Shoes
- Light bulbs
- Ties
- Shirts
- Cosmetics
- Records & CDs
- DVDs
- Games (Computer and board)
- Clothes
- Books & Magazines

Invest Any Spare Money On Stocks & Shares

Investing spare money in stocks and shares has made a lot of money for many people. Both Warren Buffett and Roman Abramovich invested their spare money when they were younger and are now billionaires. While their friend's were spending the money left over from their wages on wine, women and song, Warren Buffett and Roman Abramovich were investing their leftover wages in stocks and shares.

Their bank accounts now, really do reflect their previous spending and saving habits. Roman Abramovich became the owner of the company which employed him. His work colleagues became his staff. Imagine being a friend and work colleague of a person who one day walked in and said: *'Right then folks, I am now your boss and you work for me'*. Can you imagine how that would feel?

Especially as you were still in the same financial position as you were a year or two ago and now the person who was working besides you, earning the same wage has now just become your boss and the boss of a company worth billions.

That would be a serious head fuck don't you think?

Well, these things do happen. Warren Buffett could not see the logic in spending whatever money he had left from his wages on items which depreciated in value and which were bought for a combination of gratification and appeasing other people's opinions. Items which would cost him a lot more in time and money and could in fact become his prison. He figured early on in life that a lot of people buy items so that they look *cool and attractive* in the eyes of other people and for the instant gratification of fun. He realised that that behaviour was a costly one. So instead of buying the latest hot car on Hire Purchase to wow the ladies and pretend to be a movie star, he invested in stocks and shares... and the rest is, as they say, history.

It can seriously pay to invest any spare money you have on stocks and shares. I don't claim to be an expert in this field, there are many people who you can learn from but what I can tell you is that we live in a really exciting time for technology and there are companies which are coming through with potential life and society changing technologies.

Many of these technologies are in their infancy and will require capital to grow. These companies could have an incredible positive effect on the future of the world and on your finances.

With the world changing the way it is and climate change being a huge concern, there is a push to find alternative food and ways to grow and manufacture food. There are a lot of people turning their backs on meat produce and turning towards more plant based foods, not necessarily for the ethical reasons around how the animals are treated, but also reasons to do with the greenhouse gasses the meat industry produces.

Plus, cultivating meat takes up a lot of the planet and its resources. With this in mind, people are now developing cruelty-free and animal-less meat in laboratories. This food is developed using the same way nature takes water and ingredients at the cellular level in an animal and converts it to meat.

Scientists and technologists are developing ways to create environmentally friendly and nutritious foods which can help save the planet. Food which one day could be made in Star Trek style replicators taking the pressure off the countryside itself. In the future, most homes may have one in the same way they all now have a microwave cooker. Something which wasn't commonplace until the late 1980s.

They are also busy developing fuels and technology which can and will replace fossil fuels like oil, gas and coal. Solar and wind technology is growing fast and the more investment spent into these kinds of technologies the better they will become, the cheaper they will become and the more they will be used.

New materials are being developed which are stronger than steel and only a fraction of the weight, ideal for airplanes and cars. Computing sciences like artificial intelligence and self drive cars are now becoming the norm and medical advancements such as drugs to fight diseases like HIV and Covid-19 are also being developed. All of which will become commonplace items.

All of these items didn't exist a few years ago but they will become part of everyday life in the same way the good old fashioned TV has. The internet didn't exist the way it does now, society as we know it now could not survive without the internet. Technologies which are being developed today will be as part of your everyday life just like your smartphone is today.

Investing in these emerging and developing technologies could grow your wealth quietly in the background in the same way it did for Roman Abramovich and Warren Buffett.

As I say, I am no expert in this field, there are many others who can advise and you should do your research as best as you can before buying any shares. Shares also run the risk of going down and losing your money.

Sometimes events like 9-11 or the Covid-19 pandemic can have a detrimental effect on the markets, companies and demand for certain products all of which can affect the price of the shares.

So, before you go throwing any spare money you have at any old shares, do some research and buy carefully. If you do, you could be living a completely new life in a year or two from now.

The 1 Hour Before Work Club... Or Whatever Time Suits You Best Club

This chapter is based on an article I wrote a few years ago when I was working a crappy day job. At that time I was getting up at 5am to work on my own projects. It's now 2020 and I no longer get up so early because I now work from home and have more time to work on my own stuff. Doing what I did then really helped me to leave the crappy day job. I think you should consider what is written in this chapter but also realise that good sleep is essential. Please do not get up at silly o'clock to work if it will be detrimental to your health in any way.

Time is tight for most people who work a full time job and have a family or daily responsibilities. The average job can keep a person away from their home for 8-9 hours a day five days a week. Often more. With the commute added into the mix a lot of people are actually spending the majority of their day doing 'job' related stuff.

An hour can be lost in the morning having breakfast and preparing for the work day ahead or half an hour might be spent in the evening before getting stuff ready for the following day. A lot of time is taken up by having a job. Add to that, having a relationship, family, other daily responsibilities and a social life, it is pretty certain that most people are left with very little and sometimes no time left to do anything else.

When trapped in a life where spare time is an issue, trying to build a second business, generate seed money or learn new skills is going to be hard. Probably near impossible.

So what can you do?

You cannot divorce or leave your beloved or adopt out your children. Sacking the job is a nice dream but an unrealistic one for many people. You will need to find a way to learn or earn within your already hectic schedule.

One thing that a lot of successful people do is get up an hour or two before others and put in some work while the world around them sleeps. It is quarter past six in the morning as I write this. I have been up since five AM. For many of us it is called the *5 AM Club* or the *1 Hour Before Work Club*. This quiet period is where I and many others spend time working on projects which are really beneficial to our lives. The impact on our futures could be huge.

It really is an excellent time to work as there are very few distractions and disturbances. No one is going to call you on the phone, there will be no urgent emails or messages to answer, no one is going to walk into your office or room and

start talking to you and there is very little noise outside. It is completely peaceful which helps you to focus and really get on.

Dwayne The Rock Johnson is a huge Hollywood actor, quite literally! The secret to his success is that he gets up at four in the morning and works out. While the rest of the family is in bed he can focus undistracted on his training. The training which built up his physique and his career.

Bob Proctor wrote his very popular *You Were Born Rich* book by getting up earlier than most people and spending an hour each morning writing before he started his usual daily work. Both these people invested some time on the things they wanted and needed to do which would help improve or change their lives.

By getting up an hour or two earlier they are able to get some important work done and still have a full day free to do what they usually do or need to do. No time is stolen from other important daily tasks.

This is something that many people can do. All you need to do is get up an hour or two earlier than usual and spend some undisturbed and fully focused time working on an important personal project.

You may be thinking that you wouldn't be able to manage it as you will become too tired later on in the day or week but you will be surprised at what can happen when you try. I for example, am not a morning person, or so I thought. I have been telling myself and people for years that I struggle to get up for toffee each morning yet not only have I managed to get up at five AM five days a week I have embraced it to the point that I look forward to that alone quiet time where I can work on projects that I want to work on.

I love it. And the best bit so far is that I don't actually feel any more tired throughout the day. Not as long as I try to go to bed at a reasonable time and get a good night's sleep.

To avoid waking the good lady I invested in one of those cheap health monitors you wear around your wrist. I specifically chose one which came with a vibrating alarm. There is no noise other than the buzz created by the vibration. When it goes off and wakes me up I sling my arm to the side so it is out of the bed and not vibrating on the bed itself. I then lay for a few seconds, this is important to prevent getting dizzy when sitting up fast, then I sit up and get out of bed.

If I am struggling on any morning, which can happen from time to time, I do a mental count from 1 to 3 and on the count of 3 I force myself to sit up. Once up I get

washed and dressed, let the cat out and make a cup of tea. Less than half an hour later I am in the office in front of the laptop writing.

I understand that some people may struggle with getting up early and putting in an hour's work before going to the day job because of various reasons. Maybe there are small children to deal with at that time of the day or maybe they simply don't want to risk disturbing the others in the house. If that is the case with you then you may prefer to work an hour later at night once everyone else has gone to bed.

It is the same principle and works just as well. Everyone you know has either gone to bed or involved in more night time based social activities which leaves you to get on undistracted. It will be more peaceful outside as well as inside the home. No one is going to call your phone, there will be no urgent emails or messages to answer and no one is going to walk in on you as you work wanting to discuss trivia.

The whole idea is that you find the time to work on the things that you need to do to change your life. Things which you simply cannot fit into your busy and hectic daily schedule. If you don't make the time then you cannot expect your situation to change. There will be no rewards as rewards always follow action. It is basic cause and effect.

On a good day I can write over a thousand words during my early morning shift. I have already knocked out over 900 words this morning and I still have a few minutes left before it is time to pack up and focus on my other work.

If I were to do that every morning over five days a week for a whole year then I will have a lot of content which I can turn into a book or use as website content... or both. That is a lot of written content with a huge amount of potential to open doors and make changes to my life and circumstances for the better.

Opportunities to change your life appear more when you have more to offer. In this case I would have roughly 260 days worth of written content, and believe me, that amount of content when presented in the right way to the right people can be worth a lot of money. Just ask J.K. Rowling!

Please note: getting a good night's sleep is also very important for a healthy body and mind. Don't force yourself to get up early and work if you are one of those who cannot handle it. Everyone is built differently. I believe everyone can do more than they think but don't push yourself to breaking point. If early mornings becomes torture for you, find an hour elsewhere during your day. There is no point in killing yourself to become successful as you won't be around to enjoy the spoils.

Mindset... Keeping Motivated And Proactive

One of the most valuable lessons I ever learned is that motivation is not something you feel, it is a decision. That isn't to say that some days you feel like doing something more than others, you do. When you feel good you are more inclined to get on with things. Contrary to belief, not every successful person wakes up feeling bouncy and fired-up every day.

Everybody has an off day. Some have them more than others. Often our biology is to blame. The difference between the successful person and the not-so successful person is that those who are successful don't let it stop them. They made a decision to do something and they stick with it. That decision is their motivation, not the way they feel.

Many Olympians know that to be the best and succeed they must stick to their ridged training schedule and be disciplined no matter how they feel. I have read and seen numerous interviews with swimmers and runners who have admitted that there have been many mornings where they have not wanted to get out of bed. They didn't want to go training because they didn't feel it. But they did. They still managed to drag themselves out of bed and go training. Because they had a purpose, a goal they wanted to achieve and they had made a decision to commit to whatever it took to fulfil their potential and realise their goal.

Motivation was never a feeling. It is a myth we have been told over and over again. It is a lie which holds many back. In the same way writer's block holds so many writer's back yet other writers can bypass it by deciding to not believe that it is something which should stop them writing. There are many writers who churn out lots of successful books by ignoring writer's block. They decided it wasn't going to stop them. When it starts to creep in, they do a series of exercises which helps them beat the block while other writers hit the sofa and social media bemoaning that the muse is not with them that day. *'The dreaded writer's block monster is back again!'*

The best advice regarding motivation is to decide that no matter how you feel, you will commit to doing a little of what it is you want or need to do every day, or at least on the days of your decided schedule, and then do it.

To quote that popular sports brand. *Just Do It!*

When you start something it becomes easier to do. If you are suffering from writer's block, start writing. It doesn't matter what you write about or whether you keep or delete what you wrote, just start writing. It will get the creative juices flowing. Many writers have a plan to write at least 500 words a day. 500 words is a very small amount and is achievable even if you feel like crap. The reason they chose a small

amount is that it doesn't feel like a hard uphill struggle and they know that once they start and the creative juices start flowing, they will get into the writing and not want to stop. The words will start to appear on the screen. 500 words - 1000 words - 2000 words - 3000 words and so on.

It's the same with sports like running or swimming. Commit to run *just* five laps or swim five lengths. Once you start you will get into the swing of it and not want to stop.

Once you have started, set small achievable targets. If you decide to go for a short five minute run and you are approaching the fifth minute, decide to run for another five minutes. Or another couple of miles. You are running right? It's not like you need to get out of bed now. You are there doing it, so what is another couple of miles or another five minutes. Keep setting mini targets throughout your day or session.

Once you are doing the thing you couldn't face, it generally becomes easier and more tolerable. Eventually you will begin to enjoy your session and be glad you didn't decide to skip it. In fact, if you do skip a session, it's highly likely that you will soon regret doing so and start to beat yourself up.

Please note: If you are biologically inclined to feel worse more often than most people then you might have to change your goals to suit but that doesn't mean that you should simply give up. I have watched my good lady suffer virtually every day in one way or another.

She has been robbed of her life compared to many people yet she won't let it stop her. It's hard, I am not saying that it isn't. I know for a fact it can be very hard but she is determined to not give in and has made that decision to not let it stop her. At times she has to stop, pain and biology beats her... but it is only a brief victory. She will be the ultimate winner one day.

Why You Should Know The Law Of Cause And Effect Over Anything Else

Action equals rewards.

This is an important law which everyone should know. I think people know it, but they just don't KNOW it. They haven't taken it in or own the information. They don't fully understand it. Knowing something and understanding it are two very different things. Most people have a surface understanding, they know if you drink alcohol you will become merry or if you drink copious amounts you can become drunk and pass out. They know that if you do drugs you get high and if you cross a busy road without looking both ways you could get hit by a vehicle. People know that there is a consequence to their actions... but it seems that they tend to only associate it with big things or commonly know things.

The law of cause and effect affects everything we do in life. Every decision we make, every action we take. Every second of every day, the law of causality is working. This is powerful and this is something people should be aware of. Because every decision we make and every action we take will be rewarded with an outcome. Whether that outcome is a good one or a bad is more or less down to us.

You are responsible for most of the consequences in your life. Sometimes events happen to us which are out of our control, but on the whole, we are responsible for most of the things which happen to us. Type 2 diabetes and obesity is a growing problem in all of the Western nations, we can blame the food companies for ramming all of their foods with a shed load of sugar. We can blame the Government for not setting higher standards and regulating the advertising of sugary foods, we can blame the companies for not informing the public on how unhealthy their foods really are.

But truth be told, we are the ones to blame for regularly consuming food and drink which is bad for us. Putting any biological struggles aside, such as hormone deficiencies making some people feel hungry more often, we choose to eat the food which we know is bad for us. And we know which foods are bad. It's been reported for many years that sugar is incredibly bad for us and more research is being published reinforcing the issue. Social media and news is sharing current information. It's out there and yet today people are eating sugary foods more than ever.

Not content with eating regular cakes or brownies, today we have bakers dedicated to creating triple layered peanut butter and Mars bar brownies served in a deep jar topped with marshmallow, whipped cream, ice cream, hundreds and thousands with a drizzle of toffee sauce. Probably washed down with cappuccino

laced with syrups and cream. And we wonder why there is an obesity and diabetes epidemic.

People smoke and drink alcohol which we know is harmful. Some people take drugs knowing the risks. People lose family, careers and even their lives due to the effects of taking harmful substances. Many ended up having a spell in prison as a result of the actions they made. Everything we do is a cause which leads to a specific effect. Understanding cause and effect and what that means personally for you and your life is incredibly powerful.

If you feel tired and depressed after drinking a certain drink or lethargic with stomach pains after eating a specific food then it's up to you to decide whether you should avoid them in the future. What sense is there in doing something which makes you feel rubbish and robs you of feeling good? None whatsoever. It certainly won't help you leave a crappy low paid job or change your life if you keep making yourself ill.

Millions of men and women will tell you that you should moisturise and look after your skin, they can tell you what chemicals to avoid and what they do to your skin. (Mostly quoting only what marketers have told them via TV ads and cleverly designed magazine ads disguised as industry articles.)

Millions of people will take antibiotics for sniffles, or antidepressants to help lift moods, and take painkillers for inflammation even though these tablets can alter important gut bacteria and have dangerous side effects but... they don't seem as interested when it comes to the chemicals they put into their bodies which can lead to the bad skin or the depression in the first place.

Scientists are now only beginning to understand how important our intestines and gut bacteria is. The intestine has a similar appearance to the brain and researchers believe the intestine is the first primordial brain. Important brain chemicals known as neurotransmitters like serotonin and dopamine are made in large amounts in the intestines. What we put into our bodies via our mouth is incredibly important for the healthy running of our bodies. Good food can have an incredibly positive effect on our mental health and wellbeing. Bad food can have a profound negative effect on mood and behaviour.

As a society we have been sold the importance of correcting and curing complaints and illness with pills and potions yet many of our issues and our ills are consequences from the things we do such as the food we eat.

Every decision we make has a consequence. If we decide to watch TV when we should be doing something more productive then we only have ourselves to blame when we don't finish what we want or need to get done. How we interact with our

own thinking has a consequence. Prolonged thinking focusing on good or bad thoughts will have a mirroring response on our minds and our bodies.

Some people create so much drama in their lives all because they allow themselves to believe their own thoughts. Every day I see people turning small things into big dramas, arguing in the street and shouting at each other all because they didn't stop and think through their thoughts. Very few people monitor their thinking. They allow their initial thoughts of a subject to shape their belief of a situation which can often be very wrong. And instead of thinking their belief through or talking to other people they react, blow everything out of proportion which then results in a set of consequences which is detrimental to their lives.

Maybe ego is at play a lot of the time. Ego can soon override mindfulness and common sense. You only have to watch people on police reality shows. Criminals such as wannabe hard men, drunks and junkies kick off when arrested. They dislike the police and don't like being caught. They believe the police are the enemy and are unfairly treating them. Their ego and frustration goes into overdrive, they swear and spit and become aggressive in their nature - all of which makes the situation a lot worse than it needs to be. Often resulting in a larger fine, a larger charge sheet and possibly a custodial sentence.

Only this week I read about the guy who was on a train here in the UK, who wasn't wearing a mask - a requirement by law as we battle the Covid-19 pandemic - and coughing on people. When asked by police to wear a mask or step off the train he refused. Eventually the standoff resulted with him being pepper-sprayed. What did he think was going to happen? They would allow him to carry on coughing over people? Of course not. But his actions compounded the situation and he came off worse.

Whatever your thoughts are on masks or authority in general is irrelevant, when you are in charge of your own life and destiny, you do what is right for making your life easier and better. But too many people make their own lives harder by not thinking about the possible outcome and consequences of their decisions and actions.

Situations escalate because they allow emotion and opinion to become the bigger motivating factor in their decision making.

The smallest decision and action can have huge long term consequences. Every decision and action can lead to a string of consequences called 2nd and 3rd reactions. In fact each action and decision can have a multitude of knock-on consequences.

For example: A man decides to not go to his wife's parents at the weekend for no other reason than he doesn't want to. This could upset his wife, which in turn could upset his in-laws which puts a strain on the whole relationship. The in-laws aren't happy that he is not respecting their daughters feelings and feel upset that their son-in-law is also avoiding them for no legitimate reason. They feel rejected. If that happens more than once then his wife and his in-laws will begin to emotionally distance themselves from him or begin to dislike him which could result in the wife leaving him or her parents withdrawing any support or help which he may need in the future.

Another example is at work. Your boss asks you to do something which isn't part of your job description. It isn't an unreasonable request but you flatly refuse. In the future your boss may not be so forthcoming in asking you to do overtime - which you may need at that time - and she may decide to not put you forward for the promotion she previously thought you were perfect for. Now that she no longer sees you as a flexible firm focused team player, but someone who will only do what falls exactly within the job description.

Please don't think I am saying that you should do everything that is asked of you because that is not what I am saying here. If your boss is an absolute tyrant who keeps dumping crap jobs on you with little or no thanks or reward or your in-laws are snobs who have never liked you and at every attempt tried to sabotage your relationship with their child then I would suggest that YOU DO distance yourself from them because running around after them will only bring its own set of consequences. Which are likely to not be good.

Let their actions result in their consequences and you focus on yours.

What I am saying is that you need to be very mindful of your decisions and actions and the consequences they may have. Protect your future as best as you can.

Earlier in the book I said your bank account was a reflection of your previous spending, your today - the here and now, as you read this - is the reflection of your previous thoughts, actions and decisions.

Getting Started With The Tools We Have To Hand

This chapter has been written using only my phone while squeezing a few spare minutes throughout my week. (Some editing may be done on my laptop though.) Why you may ask? To highlight how today, we have incredible tools to hand which makes the process of making extra money so much easier.

It is 08:33 Sunday morning, I am sitting on my sofa, in my pyjamas writing this while my good lady and our daughter are chatting about coffee shops and music festivals. Opportunities have been blown open thanks to the technology we have in the palm of our hands.

Thanks to my Samsung smartphone and Google docs, I am writing a chapter for a book which has the potential to enhance my life greatly if not change it completely. I am typing this chapter using good old fashion fingers - well two thumbs actually, but there will be a chapter or section which I will write by talking into my phone. There are software and services which will transcribe what I say and turn it into editable text. Incredible really.

Thanks to WiFi and the new generation of mobile networks, our phones - in most places - have constant connectivity to the internet. Meaning that we can work online from every corner of our houses and towns.

I don't just mean writing like I am even though, there are a lot of different writing jobs you can get paid for, also your phone can be used for so much more like researching, placing trades on the markets, answering emails and messages, making additions to websites, recording videos, podcasts and reading (yes, people even get paid to read articles, books and emails. Proofreaders are in big demand).

What we can do today outside of the office is just mind blowing really. It's just unfortunate that most people use this technology to do nothing more than spend most of their time on social media platforms, liking, commenting, and sharing content. A lot of it being done for no other reason but to be seen or liked. It doesn't help to enhance or change a person's life or circumstances. Often, it keeps people trapped in a life they wish to escape.

How many of you own a smartphone and/or a tablet? If you don't, then you are part of a small group of people... a group which is growing smaller every day. Tablets and smartphones slip into pockets and bags. They are small and lightweight and we can take them anywhere. People have them with them 24/7. For some people, they have even replaced their wallets and purses. They use apps and online banking to pay for items in shops and restaurants. We can order a full monthly food and household shop using a smartphone or tablet without having to move away from

the sofa. We search for and order clothing we see characters wearing on shows while watching Netflix.

Incidentally, I have moved... it's still Sunday morning and I am still in my pyjamas but the good lady has gone for a shower and I have made a second brew which I am enjoying out in the summer house with Peggy the cat. Everything in this chapter has been written on my phone using just two thumbs. That's 550+ words while chilling on a Sunday morning.

Some writers aim to get at least 500 words of a new project written a day. I've already written more while sipping tea in my jim-jams sitting on a sofa and now sitting in a glorified shed. It's that easy. Later today when I get another spare half hour I may write some more to a fiction story I am currently working on.

New paragraph, new day, but still writing this chapter on my phone using my thumbs... and maybe the occasional finger. It's currently Wednesday 17:38, the sun is still shining with a nice summer's evening heat. I am sitting in my garden writing this section. I was tempted to add to this chapter while I was in the office working on another section of the book using my laptop, but I stayed true to my intention which was to write this whole chapter on my phone.

With some editing, such as rearranging sentences and maybe rewriting some sentences and adding a few extra lines, I expect the finished chapter will still be roughly 90% phone created. I want you the reader to realise how easy writing a book can be. In fact creating content is incredibly easy and affordable today.

To see an example of a video and a podcast recorded using just a smartphone go to www.FreedomSkillsAcademy.com/lb2

This book was written in Google Docs which is a free cloud based software service which syncs across laptop and smartphone meaning that I can write at anytime from anywhere.

Training videos like the one seen on this page of the website www.FreedomSkillsAcademy.com/lb2, was created on my laptop using another free online software called Screencast-O-Matic. I used the paid version which is an incredible \$48 a year which is less than £40. The price may be different for you depending on when you read this book.

To record podcasts I use either Anchor.fm or Audacity. Both are free however Anchor.fm is an online service which not only allows you to record a podcast via your phone, it allows you to upload a pre recorded audio file, is also a podcast library so you can listen to other users podcasts, has loads of royalty-free music you can use

on your podcasts and will distribute your podcasts to other podcasts site like Spotify, Google and Apple. For ease of use and functionality I recommend Anchor.fm.

To record video and podcast interviews like this one also seen on this webpage www.FreedomSkillsAcademy.com/lb2, I use Zoom. Zoom, also free, allows you to host online video meetings and record around 45 minutes. Once finished, a video file and an audio file of the recording is downloaded to your computer.

An intro animation like the one seen in the video can be added by using Screencast-O-Matic and then your video is ready to be uploaded to YouTube, which is also free to use. The video can then be embedded on your website using a piece of code or the video URL. Again, all very easy and pretty quick to do.

Screencast-O-Matic also allows you to strip the audio from the video so you can convert the video into a podcast with a funky new intro. You are literally killing two birds with one stone.

As a side note, I am adding to this chapter while waiting for the kettle to boil to make another brew. Still using just my phone and typing with my two thumbs. I think I have added another hundred words at least to this chapter while standing in the kitchen waiting for the kettle to boil. It's that easy. I plan to write one chapter or section using either the speech-to-text app in Google docs or having an audio recording transcribed at Rev.com. You will know which section as I shall be sure to tell you.

In fact, I wouldn't be surprised if over 25% of this book has been written, added to or edited by using my phone. It's now Friday evening and I am chilling in the summer house with the good lady enjoying a thunderstorm while adding lines to this and other chapters. I've probably written another couple of hundred words so far.

I shall draw this chapter to a close. I wanted to share with you a list of tools which you can use and show you how easy it can be to produce potentially profitable content using nothing more than your phone anywhere at any time. There are no more excuses.

We live in the greatest time in the history of the human race to be able to make money from home for pennies. What's stopping you?

Because it isn't lack of funds or lack of tools. If it's time... then you better dive head first into the next chapter.

Word count for this thumb and phone written chapter: 1,365

Protect Your Time As You Do Your Possessions

The idea behind this book is that you build your wealth allowing you to leave your crappy low paid job and change your life. So naturally, you would think that I advocate that you focus all of your efforts on making and saving your money. This is true. And to do that, there is one very important thing which you will need to use, and you will need to protect it with the same care and consideration as you do with money and your possessions.

I am talking about time... more importantly, your time. I know that you cannot buy your way out of a hole with time... not instantly at least. But your time is far more valuable than your money.

Allow me to explain.

Money can be replaced if it is lost, your time cannot.

Time is what generates money, money does not generate time. It can help to buy you time by freeing you from the prison of full time employment but it cannot buy new time. You cannot generate time.

Contrary to popular belief, you do not have all the time in the world. You have a finite amount of time on this earth and that differs from person to person. We do not know how long we have yet the majority behave as if they have all the time in the world. Maybe some people believe that they will live forever. We all know that we are going to die, but ironically, people do not actually realise that they are going to die.

When it comes to money and valuables, people lock them away, they stick their precious stones and jewellery in safes, vaults and safety deposit boxes. Houses and cars are alarmed. Homes are made secure with cameras, security lights and in some cases, protected by high walls, gates, fences and even roller shutters. No one wants to lose money or possessions. It is really annoying and frustrating when it has been lost or stolen but here is the really important thing to remember... it can be replaced. I am not saying that it will be easy but money can be made and stuff can be bought again.

When it comes to our precious time, people are not so protective. We allow things and other people to distract us regularly. People call at our homes, they message us, they ring us, they send emails. There is nothing wrong with that in itself. The problem comes when we stop what we are doing and allow our time to be taken up by other people. I had one close friend, unfortunately he is no longer with us, but he used to call and see me regularly at my workshop when I worked for myself as a joiner. As

much as it was good to see him, it took my time up and slowed down the process of my work.

An hour here and an hour there would eat into my time and that would have a knock-on effect. When jobs didn't get finished, new jobs couldn't get started and so I would earn less... or at least get paid later. Then when weekend came, he and my other friends - who would also occasionally call in - couldn't understand when I had to pass on going out because I had work which needed finishing or I didn't have any spare money to go out with. It was OK for them as they were employed on a weekly wage which was paid no matter what they got done during their working week.

If someone is having a crisis then yes, stopping to spend time with them is the right and decent human thing to do. Helping others out in their hour of need is important. I would rather lose an evening talking to a friend instead of hearing later that they had committed suicide after ringing me and I ignored the call. It can happen but it's rare.

Generally people want to come and spend time with you because they like being with you. Which is nice to know but it can hold you back from getting on. Sometimes I can get really agitated and wound up if I feel my time being sucked away by a time vampire who doesn't seem to want to leave and is telling me nothing I don't already know... or don't need to know.

Obviously I am not saying that you shouldn't protect your money or property, far from it. Stick it away behind lock and key. Make it safe and secure but make sure that you do the same with your time. Prioritise your time with the same security as you do your possessions.

People are easily distracted. And today that problem is getting worse. We have constant access now to TV and radio, we have on-demand TV and music with streaming services and we are bombarded with news, gossip, information, fun-facts, music and entertainment with our constant connection to the internet.

People are forever checking their social media on their phones. They chat on messenger apps like Snapchat, WhatsApp, Facebook Messenger, and they watch fun videos on Twitter, Facebook and TikTok. It's a constant barrage of interruptions and distractions.

These distractions hold people back. They stop what they are doing and waste a lot of their own time doing things which only reward them with a bit of fun. Sometimes it turns out it wasn't even fun.

To change your life circumstances and your financial situation you need to protect your time with your life. Because it is your future life which is at stake. It's your time, it is precious short. Put up big gates and guard it well.

- It is your time which is used to write the book which could become your monthly mortgage payment.
- It is your time which you use to learn new skills which lands you a better job.
- It is your time when you read your books which help you improve your focus.
- It is your time where you listen to podcasts, watch video tutorials or listen to audio books.
- It is your time where you put into practice any new skills you have learned.
- It is your time where you do your planning and thinking which leads to profitable ideas.

With there being only 24 hours in a day I have a lot to do. I have work to do for clients, then there is the work I want to do for myself such as writing books like this one, there is sleep I need to have, I need to eat and relax, I have books to read, and then there is time with my family.

With my better half having a long term health problem, I am often required to do things for her and us - like popping to the shops - which she would normally do had she not been restricted due to her conditions. My days can fly past and I can be left wondering where it all went. I usually get less done each day than I planned... or hoped.

I am not one who advocates working every hour of every day, that would be a miserable life, but I recently read a quote by Bob Proctor which really fits here, he said something along the lines of:

"Successful people work 80 hours a week for a couple of years so that they do not need to work 40 hour weeks for years."

To change your life and circumstances you will need to put in the time and effort. And that won't be easy when your time is being wasted by distractions and other people. The next time you are sat watching the latest exclusive drama on Netflix, flicking through cat videos on YouTube, or listening to music on Spotify ask yourself:

Is this a productive use of my time?

Will this help me change my life?

Could I be doing something better?

As I say, I am in no way saying that you cannot or should not have any fun, but people waste a lot of time doing 'fun' things which half the time they do not really enjoy and robs them of a lot of important time.

Another point to consider is that when you do something with a full focus without any distraction you get more done faster which very often leaves you with more time to enjoy chilling in front of the TV.

Remember the 80/20 principle from earlier?

Use that when working out how best to use your time.

So to end this chapter with a recap:

- *Your time is valuable.*
- *It is your most important and profitable tool.*
- *It is in short supply.*
- *It cannot be replaced.*
- *Use it well.*
- *Guard it with your life.*

Your time is precious, you only get one life and when your time's up... you don't get anymore.

There is no second chance. Please remember that.

Forget FOMO... Say No No!

Following on from the last chapter where we discussed how valuable your time is and that you should protect it at all costs, in this chapter we will discuss one word which will help you to protect your time. This is one seriously powerful word which a lot of people are afraid to use regularly. That word is... *drum roll please*... NO!

I believe a lot of people are afraid to say No to people and situations for a couple of reasons:

1. They don't want to offend or upset people leading to a negative experience.
2. They fear missing out on something good.

Being able to say NO regularly is one of the ways successful people differ from those less successful.

“The difference between successful people and really successful people is that really successful people say no to almost everything.” - Warren Buffett

A lot of people seem to fear missing out on whatever is happening. This can be from nights out with your besties, a BBQ gathering with work friends, a business opportunity or an experience. Many live with the motto YOLO - *You Only Live Once* - which is great, but in many cases they are acting out more from FOMO - the *Fear Of Missing Out*. This can cause a lot of problems because to *'do something new'* requires time, and as we know, time is our most valuable commodity. Once it's gone... it's gone.

Successful people know what they want to achieve and what needs to be done and so they make sure that they do not deviate from that path and if that means saying NO to a lot of offers which come their way then so be it.

“People think focus means saying yes to the thing you've got to focus on. But that's not what it means at all. It means saying no to the hundred other good ideas that there are. You have to pick carefully. I'm actually as proud of the things we haven't done as the things I have done. Innovation is saying no to 1,000 things.” - Steve Jobs

Saying NO is not a bad thing, it is a good thing. It stops you being pulled back and forth. It stops your time being eaten up by people or situations that are not going to benefit you or your life in any way. Again, I need to make a disclaimer in case you are misinterpreting what I am saying. I am not saying that you cannot or should not spend any time with family or friends or that you cannot have fun or do a night out or have a BBQ gathering on a sun blessed Saturday. What I am saying is that you should be aware that you do not need to do everything and that saying NO to people and events is not a bad thing.

It isn't something which should be taken personally. You are not rejecting the offer based on the person or the offer itself, it is just that you have more important things to do at that specific time. You can tell people that it isn't personal and explain why you are saying no if it makes you feel better. If a person still takes it personally then it raises the question, are they the type of person you want to be spending time with anyway?

People often criticise people who change by saying things like *'he/she is not the same person they once were...'*. Changing and becoming a different and better person is not a failing, it is growth and evolution of character. A failing is to be the same person doing the same thing thirty years later.

Saying NO to things which are going to use up your most precious resource of time but gives back no benefits is the mature approach to changing your life when your life demands change.

It isn't just gatherings, nights out or in, parties and social events I am suggesting you say NO to. A lot of people jump from one business idea to another. Especially when times are tough, they want to generate some money fast. They start to work on a project but then they become blinded and dazzled by a *shiny new object* as it is known.

Another business opportunity or idea shows itself which promises to make money fast. The person sees it and thinks, *'that looks good, I just gotta give it a go...'* or *'I don't wanna miss this opportunity and be late to the party'* or words to that effect. Again people fear that they will miss out or they are desperate to make money or change their circumstances so they stop what they were doing and start working on another project.

As you can imagine, starting something new while you are halfway through another project basically renders your last project a complete waste of time. Every minute you spent working on that project has now been wasted. Unless you are one of those people who have two projects on the go which can be good if you struggle to stay focused on one thing at a time.

Flipping between two projects if managed well can prevent boredom kicking in and you losing your interest. However, if you work like that - and I am one of them, as I write this I am working on another project - you should stick to two only and not start on anything else until at least one of the projects is completed.

You should say NO to anything new which crops up. It will rob you of time and you will spend weeks, months and even years working on multiple projects and yet completing none. That will get you nowhere. If you think it is a great idea to write a book and get started (note to self) and something new pops up like a new business idea or opportunity appears in your social media newsfeed, say NO! And carry on with what you were doing. Finish off one project before moving on to something new.

Not only do you complete something which you can use to change or enhance your life, it will also reinforce good habits. Habits such as discipline, determination, saying NO when the time calls, and finishing a project.

Saying NO, is not a bad thing, it is a good thing. It is a necessity if you want to change your circumstances for the better. Become a conscientious objector and object to wasting your incredibly precious spare time.

So repeat after me:

Saying NO! is not a bad thing, it is a good thing!

Know YOUR True Value And Worth

What is your true value?

What are you worth?

Any ideas?

Do you know what I mean?

We humans are great at putting a price on things. We can attach value to cars, property and possessions etc, but when it comes to ourselves, we do not put a price on our bodies, our health or our abilities. We take ourselves for granted. And we shouldn't.

Why?

Our bodies are a miracle of nature. We are biological engineering perfection at a level that if we were to instruct the greatest robotic engineers and the most advanced artificial intelligence programmers to create the closest thing to a human being, it would cost billions. Possibly trillions.

What we can achieve today with our level of technology is still a mere fraction of what the average human body can do. It will be years before we can build an android which can behave exactly like a human.

When it comes to our possessions we are very protective, we try to avoid scratching our cars because it will affect the value and cost money to repair, we avoid putting dirty greasy hands on painted walls, we put our mobile phones and tablets in protective cases and we lock and bolt our doors to protect our stuff.

With our cars we make sure we put in the right fuel, imagine what would happen if you put diesel into a petrol engine car. It would cost a small fortune to clean and repair. Before cars had locks on their petrol caps, unscrupulous people seeking revenge would pour salt or sugar into a fuel tank to kill off a car.

Yet we humans fill our own fuel tanks with chemicals which slow us down and make us sluggish. We eat, smoke and drink things which cloud our judgement and alter our moods and over time we poison and damage our own trillion dollar piece of perfect biological engineering.

I once worked with a guy at a joinery workshop who cared more about his car upholstery than his lungs. Every day he would vacuum his car and cover his seats with a dust sheet, inside his boot he laid out a dust sheet to put his tool boxes on, all to protect the upholstery from the wood and MDF dust which collected on his clothes throughout the day.

During his working day, he would machine hardwoods like iroko, oak and mahogany and carcinogenic materials like MDF using tools like circular saws, routers, planers and spindle moulders. On top of that he would spray finished work with lacquers and paints in a spray booth. He would do that day in day out, five days a week without wearing a mask.

I dread to think what he will be like when he gets older. His chest will be crammed packed with dangerous dust and chemicals and I can only imagine that his latter years will be spent hooked up to an oxygen tank or some contraption designed to help him breathe.

There is a great saying from the Bible which is '*Know Thyself*'

I am not a practising Christian, I was Christened but I favour more Buddhist philosophy - but this is a great saying which more people should think about.

Most people know who they are as in their name, gender, sexuality, what they like and don't like but they do not consider what they are beyond that.

We are finely tuned machines with so much potential. We are made from universal energy, built from atoms which do their thing without us having to think about it. We are made from recycled atoms, atoms which were previously in dinosaurs and stars.

As the saying goes, *we are stardust*. We are made from the same materials which make the whole universe. Materials born from stars. There are enough atoms in our bodies to destroy the earth trillions of times over. If they collided and split they would set off trillions of nuclear explosions. They won't but... we have that potential power inside of us.

Our consciousness is the greatest creative power we know of. Everything which is not natural is man-made, and everything man-made was conceived and imagined by human consciousness. Walt Disney is said to have called this creative process *imagineering*. I love that saying. It is human imagineering which has built the world we live in.

You too have that ability to create and imagine many incredibly profitable products and services. You, being made from universal energy with the potential power of trillions of nuclear bombs controlled by a universal supercomputer, have the power to do far more than you realise.

You are God in human form. You are a creator with limitless possibilities. This is something which you should not forget.

To get the best from your perfect biological engineered body and supercomputer you need to give it the right fuel - which can differ from person to person - get plenty of quality sleep, exercise, avoid stressful situations as much as possible, meditate and avoid toxins.

Now I am not advocating that you do not have fun, but I am saying that you should know what makes you tick.... and what makes you sick. You need to know what makes you run at your best. If you are struggling financially, if you are desperate to leave a job you hate or move from a neighbourhood which is bringing you down, then you are going to need to run as optimally as possible.

TV and movies always show people hitting the bar in search of a *'hard liquor'* when times get tough. This is the last thing you need to do. It will batter your already fragile state of mind until you are unable to think clearly.

I remember once being laid off for a couple of months from a joinery firm when I was in my early twenties. Work had become slow and the company was forced to reduce the wage bill for a short period. I remember my mother asking me *'what are you going to do now?'* Jokingly I said *'I'm gonna hit the bar and drown my sorrows, that's what you are supposed to do in these situations isn't it?'*

I wasn't serious, but that is what a lot of people do and I think it happens more because people see it on TV. Is art imitating life or is it a case of life imitating art?

Either way, if hitting drink or drugs is the first thing you do when life hits the pan, trust me when I say you run the severe risk of compounding and complicating your situation.

The truth is, you are incredibly powerful. More powerful than you can possibly imagine. You have the potential to create life changing products or services. By not seeing or recognising the power vested deep inside you, you run the risk of being an average and ordinary person who bumbles through life from one problem to another. Until you unleash your true potential, you may never escape the life you are so desperate to escape from.

The life changing potential deep within you can bring forth ideas and concepts which could take you from the single mother on benefits sitting in Edinburgh coffee shops to multi-millionaire celebrity personality like it did for JK Rowling. Even if your success was a lot short in comparison to JK Rowling's, you will be many miles further away from where you are now.

Aim for the moon, because if you fall short you will land somewhere amongst the stars... which is many miles away from where you are now.

At least make a start, try something new, something which excites you and scares you at the same time.

Do something and do it every day in small doses. It is better to spend just half an hour doing something every day for a year than spending a full week or two on something then giving up.

People give up too soon. They do not allow time for success to come or for successful habits to take route. After all, it is habits which keep us doing what we do and if you swap old and damaging habits for new and empowering habits, your life will change for the better.

The Power Of Having A Long Term Plan

Do you have a long term plan?

What are your long term goals?

Do you have any long term goals?

If you do not have any goals or long term plans then I have some grave news for you... if you do not have any goals or long term plans, you are very much destined to achieve little in life. I hate to say that, but it's true. If you have no idea what you want to be or do, or have nothing to work towards, then you will basically bumble around from one thing to another. This can be harmful to your life circumstances and financial stability.

In 1953 a group of graduates from the prestigious Yale University in the USA were asked a simple question: 'Which of you has written specific goals?' Only 3% of the group had written out a plan and had a list of goals which they wanted to achieve. In 1973, twenty years after the group was first asked the question, the group was revisited and their lives up to that point were scrutinised. It was found that the 3% who originally had a written plan had accumulated more wealth than the other 97% combined. The 3% who had a long term plan and a list of goals to accomplish had a map. A map to get them to the destination they wanted in life.

It makes sense really, if you live in London and wish to go to Edinburgh in Scotland but had never been that way before and needed to be there for a meeting the next day, what do you do? You figure out how you are going to get there. Whether it is via train, plane or you drive, you need to do some research and plan out your method and route to get there as fast as you can with ease.

Life is the same, when you have a plan and an idea as to what it is that you want to achieve, you work towards it and spend time figuring out how to get to your destination as fast you can and which is the best way to reach your goals. If you do not have a plan or a set of solid goals then you are basically doing nothing more than wandering around the back roads of England in the dark, without a torch, without a compass or a map trying to figure out which way is Scotland. Or worse, figuring out whether it's actually Scotland you want to go to or not.

Now this can be scary, some people don't know what they want to do in life. You may be one of them... or is it that you do know what you want from life but don't believe that it's possible that you can have or be what you want to be... or close to it. I think a lot more people do know what they want but due to factors like their family

environment, childhood upbringing, life experiences and self confidence, they don't believe they are worth it or that it is actually possible for them to become what they want to become. So they pass it off as nothing more than a *wish*, a *fancy*, or a *dream*. I used to be one of them... I don't like admitting it but I didn't realise my potential until many years later.

The thing is, dreams can come true, if you want them bad enough and work at them. Most people don't realise that they can make most things happen. A lot of people believe that others are more worthy and that luck played a part in their success and that they themselves are never lucky. You often hear them saying things like, '*they fell lucky*', '*they were in the right place at the right time*', '*it's alright for some, nothing like that ever happens to me*'.

I am not saying that you will become everything you want to be or earn the amount of money you want, but you will be a lot closer and in a better position in life than if you never tried. As the saying goes...

“Shoot for the moon! Even if you miss you'll land among the stars!”

Some people fear that they will spend a lot of time working towards goals or follow a plan only to realise that they didn't want it when they reach it.

There are 3 points to consider here:

1. By following a plan you will reach your destination quicker and so if it isn't the destination you thought you wanted, you would have reached it far sooner meaning that you can alter your plans and set new goals.
2. The things you wanted when you were twenty may be different to what you want now, but that is cool, plans can change and they often do. Especially when you have achieved some of your goals, you set new goals and they may take you down a different route.
3. Even if you haven't reached your final destination before you realise that it isn't what you want, you can change your plan and set new goals. It is better to change a plan than to not have a plan and simply bumble on through life.

Having a plan and having goals which they would like to achieve gives a person a reason to live. It gives them a purpose and that has been widely recognised as an important factor - if not the most important factor - to being happy. Religions insist that people have a purpose. That purpose could be to help people who are less fortunate than themselves, spread the word of their chosen religion or raise money for charities.

Whatever it may be, religions teach people to have a cause and a purpose. That is a life plan. A person of a religious persuasion may have the goal to help as many people out of poverty as they can. It is something that focuses their attention and is something which they can work on every day. Having a purpose can keep depression at bay, it prevents people focusing on the *woe is me* and keeps them on track each day.

Your long term plan or goals do not need to be superficial or financial. Often wealth comes as a result of living your dream life and working towards your dream. Dr. Dre wanted to be a well respected rapper and musician, he is and he has been financially rewarded for it. Paul McCartney wanted to be a popular musician and famous song writer, he is and he too has been rewarded for it. JK Rowling wanted to write a book which children would love.

Being wealthy may not have been at the forefront of her mind at the time. Yes she might have wanted a few pounds to come her way and make her life easier but her main focus was the enjoyment and excitement she could give to young minds. The millions ... and even billions came as a result of her focused efforts of working on her long term plan of writing a popular children's book.

So, if you do not have a long term plan, it might be a very good idea to make one. It doesn't have to be completely set in stone, you will make changes to it as the years pass. Of course you don't want to be changing it every five minutes or it to be too *wishy washy* that you have no real reason to follow it.

Your plans can change but make sure that you write out a plan which is strong and is something which you REALLY want. Don't just say I want a *million pounds* because that is too vague and has no real plan or clue as to how that is going to happen.

Yes there have been people who have written down on paper things like '*I want to be a millionaire by the time I am*'... or '*I want to be a millionaire by the year....*' but those people will read that piece of paper several times a day to keep their minds focused on the end goal which will help them spot the business opportunity or think up the idea which will help them make that million.

Once they have an idea of how they are going to make that million, they will set about writing up a new plan which includes that idea or business opportunity and they will really expand on it. They will draw up a map on how to get to their destination.

Spend some time thinking through what it is that you want in life, plan for it, then work at it and remember... if trivial things pop up which may take you away from your plan... say NO!

The Rule Of 5 - The Power Of Lists

Earl Nightingale - the godfather of personal development - was once asked by Bob Proctor - another giant in the personal development world - how he managed his time so well because to the outside world, Earl was incredibly productive. He could get a lot of work done each day.

His answer was:

“I’ve never mastered time management, nobody masters time management, time cannot be managed. I merely manage activity. I just write down a half dozen things I have to do tomorrow and I focus on them until they’re done.

I start with number one and I don’t think of number two. When I am working on number two I forget about number one and I don’t give any thought to number three. If I don’t get them all done I will do them tomorrow. I give everything I’ve got to what I am doing.”

Every day Earl Nightingale made a list of six items he wanted to accomplish and he worked through that list. He wouldn’t think of anything else until he had worked through his list. He didn’t focus on time, time cannot be managed, but the things you do can. It is quite simple really.

I do a similar thing, I write a list of five things I need to do and work through them until they are complete. Some days I may add more than five items to the list, especially if I know that one or two tasks are small and very easy to do. If I do not accomplish a task, it is passed onto the following day’s list. At the end of the day, I see what tasks have been completed and which have not, I then start a new list for the following day adding the tasks I hadn’t got done that day.

As you start out on your journey to change your circumstances, your finances and your life, you will probably write up a huge list of things which you need to do. That is something you should do, it is part of creating your plan and roadmap which takes you to your desired destination. What you need to do then is to decide what needs doing in what specific order and then add those tasks in a chronological order to smaller lists of daily tasks.

Breaking down your bigger list makes your work less daunting and more achievable. When something seems like a lot of work, it is best to break it down into more manageable steps.

Imagine that you are standing at the foot of a mountain. You want to reach the top but as you stand there looking at the mountain which rises up to the heavens right in front of you, you start to doubt your chances of reaching the top. It starts to look undoable. The task at hand appears too big for you.

That is because you are looking at the mountain climb as a whole. There is no plan. Just the desire to climb the mountain and reach the top. The top is your destination and that is hiding several thousand feet up in the clouds.

If you break it down so that the whole climb is done in five steps and each step has a different destination which you aim for then you are no longer climbing the mountain each day, you are simply climbing to the next level. If you divide your five levels into five more levels then the whole task becomes smaller and more achievable.

It is far easier to work through a small list of manageable tasks than it is to work through one large one. A large list never looks like it is going down. You do need a large list but you evaluate that list at the end of each week. You decide what needs doing and then add them to a daily list.

The rule of five works well for me, you may decide to use a list of six or ten tasks. You should decide what is right for you, but remember, this is about making the work achievable and not overwhelming your brain. Once you become overwhelmed or things start to appear daunting, it can be a slippery slope to failure and it can be hard to come back from.

Baby Steps - 5 Minutes A Day Can Make Big Changes

Spending just five minutes a day can create major changes to you and your life. 365 days of five minutes of work will create new positive habits and lead to changes compared to 365 days of nothing. Five minutes of exercise a day will increase your fitness level dramatically over one full year compared to sitting on the sofa doing nothing. Makes sense doesn't it? But people think that to make any successful changes, they have to do a lot of hard work.

Doing a lot more will help to make changes faster but there is a downside to throwing yourself hard into making new changes. Going full on can be hard and tiring and can be a shock to the system. When a person becomes tired or has exerted themselves doing something new it can lead to frustration, which in turn can cause people to pack up.

When starting a new project or implementing new changes to your lifestyle, I recommend going small at first. There are several reasons why.

Firstly, starting small doesn't overload the brain. Starting something completely new, something which is different to what you do each and every day is daunting. Want to get fit? The thought of doing an hour long session in the gym sends shivers through your unfit mind and body? No problem, start with just five or ten minutes of exercise. Or pick just two or three exercises and do them every day to build up strength and fitness.

What about writing a book or creating a product to sell? These can be very profitable and have been incredibly life changing for some people. For many they have become very life enhancing and helped people regain their freedom and finances. But where do you start?

Five minutes each day.

Start by simply deciding to spend five minutes each day writing... or choose a small amount of words like 250 and make a start. Deciding to spend only five minutes a day working on something new is freeing to the mind because it isn't a long time and it won't be a lot of work.

Unlike several hours, which can be daunting and requires commitment, discipline and a strong decision to do it. It will require a large amount of discipline to commit to spending hours doing something new, but everyone can spare five minutes a day.

People very easily waste blocks of time throughout the day. One of these blocks can be replaced with one short five minute session working on something new.

The great thing about setting aside only five minutes is that once you start the time goes quickly and when the time is about to end, you will be in the flow and possibly enjoying what you are doing so you are more likely to carry on for longer. Another five minutes pass and then another. By the time you decide to call it a day and stop whatever it is that you were doing... you will have done far more than you planned. Bonus!

And tomorrow you start again at five minutes. You can easily squeeze another five minutes out of tomorrow. It's only five minutes. When you do sit down to work or start your five minutes of exercise it is likely that five minutes will once again become ten minutes, or twenty minutes, half an hour or even an hour.

Doing this will always make you feel better than when attempting to do an hour or two but because of the difficulty of trying to find a longer chunk out of your busy day, you don't do anything. When you don't do anything you become mad at yourself. You can be demoralised and frustrated. Especially if on the second day and third days you were unable to find an hour to work on your new project. Eventually you may think *why bother?* and just give up.

At least with five minutes, you can always find the time to make a start. Every time you do something, even if it is just a small amount, it is a positive and you will feel good for doing it. Doing that five minutes is a successful step forward. Every time you spend five minutes working on your new project and every time you feel good for spending that time on the thing you want to do, reinforces the positive action and you start to form a new habit.

It is possible that you may think that five minutes isn't worth it or long enough. You might believe that the preparation before starting will take up most of the time such as turning on your laptop or moving furniture to do exercises. This could be true for some things. If it's possible, do the preparation while doing other things. For example, I turn my laptop on when I brush my teeth in the morning and then I log into accounts before I jump into the shower. When I come to sit down at the computer it is ready for me to work.

The other thing you can do is decide to do ten or fifteen minutes a day instead of just five. It doesn't have to be just five, you can decide to do what works best for you. As long as you are able to find that time each day to do the work and build the positive habits. It has to be doable and it shouldn't be daunting. Last thing you need is to not be able to do the work and then feel bad about not doing it, that simply won't get you anywhere fast.

Five minutes is a suggested amount of time which I believe everyone can find spare every day. Decide what is best for you and do what works for you. You may decide not to focus on time but on tasks as in the example of writing just 250 words each day or doing ten press ups, ten squats and ten sit ups. Whatever you are comfortable and happy with, as long as it is achievable.

Remember, over time those successfully completed five minute sessions will amount to a lot. Especially if you do more than your allotted time period. If you wrote 250 words each day for a year, you will have 91,250 of content which can be crafted into a book. In fact that could be several books. I don't think this book has yet hit 40,000 words and it's probably not the shortest book you've read.

Imagine what two books can do for you and your life... all from spending five minutes a day writing.

Image what one whole year's worth of five minutes of exercise will have on your mind and body.

Imagine what five minutes learning of a new skill over the course of a year will do for you and your earning capacity.

Moaning And Groaning Changes Nothing

There are two types of people in this world:

Moaners and Doers.

Now, for the record, I don't generally do the *there are X amount of types of people in this world* characterising, mainly because there are so many people who cross into each category. People are not generally hardwired to behave one way solely; however, I have noticed that there is a noticeable difference between successful people and non-successful people.

Those who are successful are doers and those who are not, are moaners. Moaners have been nicknamed *negaholics* because they are addicted to seeing the negative side in everything.

I have met people who I swear could find a miniscule dark spot on the brightest of suns... and not notice the light of the sun itself. They constantly moan and groan about every little thing which happens or doesn't happen and play the blame game like a professional athlete.

Moaners see themselves as victims and play the victim role in their blame game sport. They blame something or someone else for their problems and situations in life. Moaners rarely take responsibility for their own decisions and actions. They don't own the situation they are experiencing.

They are right... to a degree. They are victims, but not of other people's actions or situations, they are victims of their own choice. They are victims of their own decisions and mindset.

I'm not saying that other people don't cause us problems or other problematic situations arise through no fault of our own. They absolutely do. But the successful person deals with them as they happen. They find a solution and move on as fast as they can.

I'm not saying that they do not feel frustrated at the situation and moan to a close family member or friend, I am sure they do. They may even take a day off and go and hide away from the world while they gather their thoughts or lick their wounds. But they don't go around complaining to everyone for weeks on end playing the *woe is me* card.

That is what the unsuccessful person does. They naturally look for the bad in every situation and dine out on them for ages. They love the attention and drama that moaning gives them. That is their reward.

The successful person prefers other rewards. Rewards which come from actually doing positive things other than moaning.

Ask yourself, are you a moaner or a doer?

Habitual moaners don't see themselves as moaners. They cannot see that what they are doing is constant or damaging.

It's very easy to overlook or justify what they do as normal behaviour, after all, moaning and complaining is an everyday occurrence on soap operas. It makes good drama and good drama makes good viewing. It's not long before people begin to behave the same way as the characters they love and watch regularly.

Take a really good long look at your behaviour. If you appear to be spending a lot of your time moaning and groaning about people or situations then maybe you should reconsider your behaviour because it could be holding you back more than it's helping.

Situations, circumstances and problems are rectified and changed quicker when positive action is applied. A negative moaning mindset can prevent a solution being found and can lead to further negative behaviour which can make a situation worse. Which leads me nicely onto the next chapter.

Why Cultivating Gratitude And A Positive Mindset Brings Success

There has been a lot of talk about the power of gratitude over the last fifteen or so years. The docu-film *The Secret* has propelled the art of gratitude into the minds of millions. Hundreds of books have been released explaining how being grateful can manifest the life you want using the law of attraction.

I don't know if you buy into all of that metaphysical *woo-woo* stuff or not, it's interesting but I don't suggest that you live your life waiting for the universe to deliver the things you want to you based solely on what you are thinking. Not without truly understanding the word *attraction*. The word attraction is best understood when you break it down into two parts *attr* and *action*.

For humans, action is the most important factor in the law of attraction and action is something which is implemented more by people who are in a good frame of mind. Unhappy, frustrated, angry or depressed people are not likely to take positive action towards a goal.

All religions talk about praising life, and partaking in singing and dancing because they are things which make us happy. The act of gratitude has in fact been promoted by religions for thousands of years before *The Secret* came along to echo that message for a modern world.

Some say that the Christian *sin of sloth* isn't about being lazy but originally refers to a state of keeping yourself in long periods of depression and sadness - which can result in people not doing much. Depression is an emotional state of being which from the outside can be misinterpreted as laziness. We've all experienced lows where we have just wanted to stay in bed, pull the duvet over our heads and hide away from the world and our problems. The sin of sloth is the sin of allowing yourself to dwell on things which bring you down and keep you depressed.

Scholars say that when the Bible was first translated into the English King James Bible, the word *Hell* was invented to explain the feeling of being *walled in*. Walled in an emotional prison of our own making by wallowing in prolonged feelings of self-pity and depression. A real *Hell on Earth!*

Gratitude is a powerful tool for easing feelings of depression because it makes you focus on the good in your life. It trains you to see the world around you in a more positive way. You learn to recognise the blessings you have and how great your life really is when you allow yourself to get out of your own way. We really do have

wonderful lives but most of society focuses on what they do not have, what is wrong in their lives and what they want. Very few people focus on what they actually have.

New studies show that social media and the news can play a serious role in bringing people down and making us depressed. On platforms like Instagram and Facebook people see influencers who appear to be living a wonderful abundant life full of parties, wealth and toys, a life they want to live.

Then on the news they see the hate and evil which is happening around the world and the suffering innocent people are forced to endure. Between the two opposing worlds constantly bombarding people every second of every day, it's not surprising people are becoming depressed.

When we regularly focus on the good, we fill our minds with positivity. I am not talking about the false positive affirmations which seem like a good idea but in reality is nothing more than you trying to convince yourself that all is well. I am talking about the genuine realisation that life is actually good and it is all going well.

When our minds are seeing the world in a better place, it is harder for depressive thoughts to take root and rob us of our peace. It is hard for two opposing emotions and beliefs to reside in the mind at the same time. Focusing on gratitude and the good we have is uplifting, and when we are uplifted and feeling good, we are motivated to do more.

Keeping a gratitude journal is a great way to fill your mind with gratitude and positive things to focus your attention on. Every night before you go to sleep and every morning before leaving the house write down at least three things which you are grateful for. If you can write down ten then do so. After you have written down the things you are grateful for, read them back and when you have finished reading each gratitude close your eyes, visualise the thing you are grateful for and say *thank you*.

Never go to sleep or start your day thinking of your worries or the lack of *stuff* in your life. Never watch the news before you go to bed and never start your day watching the news either. The sad truth about watching the news is that very little of it is going to impact your life and if it does, there is often very little you can do about it. Some people say that they need to be informed, and that may be the case but watching and reading too much news can overwhelm and lead to anger, anxiety and even worse... depression.

Trust me, I hate most of what goes on in the world and I wish it would stop but unless I do something about it - which most people don't, they simply complain about it at work with their work colleagues - it is not going to change. Watching the news will not inform you, it will only depress you if you do not keep it in check.

If you believe that you need to watch the news or read a paper - don't let me start on why reading newspapers is a bad idea - maybe you should limit it to once a day and maybe at lunch time when you are hopefully in a better frame of mind.

One thing I will add here is that gratitude is not a fool proof system in a chemical consuming world. What I mean is that you should never underestimate the effects the food and drink we consume daily can have on our moods.

A high proportion of the food we consume in the modern world are processed and they include ingredients which we know are incredibly harmful. There is more than enough evidence to show the damage sugar and grains can do to the body and mind. They are incredibly toxic.

There is no nutritional value to be gained from sugar or grains. Sugar and grains like wheat are linked to virtually all modern lifestyle diseases and that is simply down to the fact we humans are not designed to eat any of it.

It has taken millions of years of evolutionary development to get to where we are and our bodies are fine tuned to eat naturally occurring food. Food which has not been *made*. Anything which can be eaten when picked or plucked or cooked when picked or plucked is fine. When you have to start grinding, breaking down and putting food through a process before you can eat it is a clue that it is not good for us.

If you were to take the evolutionary history of the human race and convert it to a normal yearly calendar... we humans only started to eat wheat on December the 31st and we started to consume sugar on the 11th hour of that day. Add to that the fact that the strain of wheat which is mostly grown across the world and in most of our food is a cross between two strains from two different continents which would never have cross pollinated without the help of humans.

In a nutshell, this wheat is *alien* to our bodies. We cannot digest and process it properly.

New research is also showing that our digestive system is in fact our first brain. Not only do the intestine and the brain look similar in their makeup, but they both produce neuro-transmitters like dopamine and serotonin. These chemicals affect our moods, these chemicals are produced in our guts in large numbers and the food we eat affects the way our guts work and the chemicals they produce.

Sugar, grains and complex carbohydrates irritate the whole body from the inside out which leads to a lot of serious and dangerous diseases. The symptoms and diseases vary from sufferer to sufferer. We now know that sugar, complex

carbohydrates and grains lead to type 2 diabetes and that by cutting those substances out of our food people can reverse their type 2 diabetes.

Neurologists and scientists are now starting to call conditions like Alzheimer's and dementia type 3 diabetes. More and more studies are pointing to the fact these conditions are not just genetic but are lifestyle related. The food which people are eating, high in sugar and grains is causing brain damage which manifests itself as Alzheimer's and dementia.

Gratitude is an incredibly powerful tool to help keep a positive outlook on life. It can help to keep depressive moods at bay but, as you can see, gratitude alone cannot eliminate a serious case of depression because it could be organic and biological in nature.

Gratitude works brilliantly well but if you are spending your days being grateful and writing out things to be grateful for but still feel low and struggling through then there could be other factors at play. Factors like the food and drink you are consuming.

The great thing is that when you change the food you eat, the symptoms of many diseases will disappear. It may not be as fast as a few days, it has taken years of eating rubbish to cause the problems, but over time many diseases can start to improve dramatically by reducing or completely eliminating sugar, complex carbohydrates and grains.

Need To Change Bad Habits? Change Your Environment

When it comes to changing habits which have been developed over many years, willpower is often not strong enough to do the job. In fact, willpower alone is actually pretty poor which is why I recommend using tricks and tools to help you succeed in change like giving yourself rewards. Another great tool in changing old habits which refuse to die is to change your environment.

This can be a small change like giving your spare room a complete makeover or working somewhere else like a friend's house or a parents garage. It can also be a big change like moving to another house or flat in a different area. The reason why a change in environment and location is important to changing habits is that it strips away all the familiar stuff which you can fall back on and hold you back.

For example: imagine that you want to develop a new set of skills and so you enrol for an online course. You seat yourself at the lounge table, open up the laptop and start to work. Things get a little hard and you begin to struggle. You are just a couple of steps away from the kitchen and so you get up and go make a brew. While in the kitchen waiting for the kettle to boil you grab the cookie jar and start to have a nibble. You carry your brew and a handful of cookies through to the lounge where you see people through the window.

You walk over to the window and watch them for a few minutes. They move on and so you turn around and see the big comfy sofa in front of the TV. You now have a brew and a handful of cookies and what do you normally do when you are enjoying a brew and some cookies? You slump into the sofa and watch some TV, and so that is what you do. An hour later of watching TV you look up and see your laptop and then remember what you were supposed to be doing.

This can happen to even the strongest willed person when they are working in familiar surroundings. Sometimes you need to change the environment to break entrenched habits. One of the main reasons people who want to stop smoking, drinking or taking certain drugs fail is because they still go and meet up with the people who they spent a lot of their time participating in those bad habits with. It might seem harsh to your friends but if you want to stop doing something which you used to do with certain people, it is best that you avoid those people.

Those friends are associated with that bad practice and they probably still do it around you while you are trying to stop. Having it going on around you while you are trying to abstain is a *huge* temptation. And if those friends are like most of the people who exist today, they will not be supportive of you stopping the one thing they love doing. They won't understand why you are stopping.

They will more likely say things like *'go on, one won't kill you,'* or *'you're no fun anymore'*. When I became a vegetarian in a family of big meat eaters, my mother's aunt asked if I wanted a ham sandwich while at a small family gathering at her house. When I told her no thank you, she kept asking if I was sure. Eventually I had to tell her that I no longer ate meat hoping that she would stop asking me and her answer to that was ... *'but it is only wafer thin ham'!*

As you can imagine, a lot of the younger members of the family fell about laughing at that. Even better, a person close to me who is trying to change her eating habits for health reasons was told by a close family member that they *'liked it when she ate normal food,'* even though that *normal* food she was referring to was toxic and bad for her health. Where is the logic in that? Where is the support?

Habits are hard wired. Habits which were needed many years ago may not be required today and so it makes sense to kill them off but they have had years of repetition hard wiring them into our subconscious behaviour. They happen without us having to think which makes changing them hard. The best way to kill off old unwanted habits is to not actually kill them off, but to override them and replace them with new habits. But new habits are hard to form if you are still living in the lair of the nefarious negative habit.

Changing the environment and location gives the new habits a level playing field. It is mutual ground. A place where negative habits cannot hijack you and a place where new habits can grow without a fight.

Many years ago, smoking in bars and restaurants was legal here in the UK. Many bars would also have vending machines selling packets of cigarettes. Now imagine that you were a smoker who had recently decided to quit and you worked behind a bar most nights. With air filled with cigarette smoke, punters offering you a ciggie every half hour and a vending machine where you can buy a packet from when your willpower wanes. How well do you think you would do? How well would most people do? Not very well at all.

Now, imagine that when you quit smoking you were able to take yourself away and work behind the juice bar at a health retreat in the country. Miles of fields and woodland around offering up fresh country air every day. The nearest shop is found in the village situated several miles away. Buying a pack of cigarettes could take up to an hour of your day. Do you think you would fare better in that situation? Of course you would. Yes, the first few days, maybe a couple of weeks, would be hard but there is less temptation in your way. The ease of buying a pack of cigarettes would be gone.

Taking yourself out of a specific environment greatly improves your chances of making positive changes and developing new better habits. If you are unable to make big changes to your environment or location then try and implement the best

changes you can in your home or workplace. If eating a lot of sugary foods is an issue for you and you want to change that habit, completely remove the cupboard you used to store the crap food. If it isn't there, you cannot fill it with crap. If there is no cupboard full of crap food, you cannot eat it like you once did.

If buying sugary food is your problem, shop elsewhere where it isn't available or even better, write out a list of the things you need - minus the crap you want - then pay someone to do the shopping for you. If they have a list of items, they sure as hell are not going to buy a lot of stuff which is not listed.

If trying to study at home is hard because you are surrounded by distractions like TV, radio, phone calls, the snack cupboard, family or friends who call knowing that you are in, go to the library or even a quiet corner in your favourite coffee shop where you can hide away from the world with hot refills. There will always be a place where you can go which will help in the battle to replace old negative habits with new positive ones. It is just a matter of finding them, and getting yourself to go to them... that might be the hardest habit to break.

End Toxic Friendships & Distance Yourself From Negative People

The title of this chapter shouts it out loud and clear what I am about to discuss. The people we spend most of our time with determines what our life and success in life will be. Some business and self improvement experts say that your wealth and success is determined by the seven people you spend most of your time with. Their level of wealth and success can have an effect on your life. If you are regularly surrounded by people who are incredibly successful and wealthy then you have a greater chance of becoming wealthy and successful yourself.

However, if the seven people you spend most of your time with are far from wealthy or successful then you will also be kept down at that level. If your closest friends and your nearest and dearest family are constantly complaining and have a negative view of life and people. That will impact you and your opinions greatly.

If the people close to you regularly say things like:

- You wouldn't be any good at it.
- I don't think you should do that.
- Why rock the boat?
- You have a good job as it is, why do you want to go to all the hassle of doing all of that work?
- It won't work.
- There is no guarantee that you will be successful.
- Why go to all that bother.
- Sounds pointless to me.
- Sounds like a lot of hard work to me.
- You need luck, and you are not lucky enough.
- Only wealthy people can be successful.
- People like us can never be wealthy.
- You are a dreamer.
- You have your head in the clouds, come back down to earth.
- *And other similar negative statements...*

...you need to start distancing yourself from them fast.

Sentences you hear regularly are very often programming your opinions and behaviour. Your actions are determined by what is going on in your mind and if your mind is full of other people's negative chatter and opinions then the chances are, you are not going to make the right decisions and choices.

Their limitations will become your limitations. Their fears and opinions will become your fears and opinions. You become a walking talking self fulfilling prophecy of other people's making. You become what they think you'll become and you end up living the life they say you will whether you want it or not.

To prevent their limitations and negative opinions from holding you back, you need to distance yourself from those people and replace them with others who have more positive, encouraging and limitless beliefs.

I am not saying that you need to surround yourself with a posse of sycophants and *yay sayers*, nor do you want to be completely locked away in your own echo chamber where all you hear are the things you want to hear. But you do need to be surrounded by a group of people who walk the talk and believe that most things are achievable.

Imagine that you wanted to start a brewery and supply the finest pale ales to the pubs and bars across the country. Your father, who has never ever brewed a pint in his life and the closest he has ever been to the beer industry is when he is taste testing several pints down at the Nags Head while watching the football, says to you *'it's too hard, you shouldn't bother, it'll be too costly and you know nothing about beer or brewing. It will all end in disaster, debt and tears'*.

Would you listen to a guy who has no prior knowledge, experience or understanding of the business?

At the local businesses breakfast networking club which meets once a week, there is a well known local brewer who is more than happy to offer advice, help and support. Would you go and ask him for advice?

I hope you said yes to asking the brewer for advice and no to listening to your father. The problem is that very few people actually seek out sound advice and instead listen to those who have no idea or experience in a particular industry or business. I don't want to say that your close friends and family are clueless but... your close friends and family *may very easily* be clueless. There, I said it in a more tactful way.

People who know little about a business or topic are often quick to offer up advice. What's worse is that a lot of people listen to and heed that advice. What's more funny is that the person who is interested in doing a specific thing has probably spent a fair amount of time doing plenty of research and will know far more than the close friend or family member giving the advice.

Strangely, a lot of people still listen to that advice and give up before they have started. They put their dreams and plans on hold.

Why?

That is pure madness. If you really want to get some advice, seek it from those who are in the know. Those who have experience and knowledge of what it is that you want to do and have seen the pitfalls and know how to make a success of it.

If you cannot find someone who is in that particular business, you can still very often get great advice from people who are a success in other businesses and ventures.

The fact that they are a success and are willing to give things a go and work hard at something means that they are more likely to listen to you with open ears and take an open minded and positive look at what you are asking them. They will think about it, not from a negative perspective which has already decided that you cannot do it but more from the perspective that it has been done before, it can be done again and let's figure out what is the best, easiest and fastest route to achieve what it is that you want to achieve.

I have been fortunate to see both sides of the equation, I have worked with several self-made millionaires and have sat in meetings with them. I have seen how they work and how they see the world. Whereas many of my friends and family see big obstacles preventing them from going any further, my more successful and wealthier friends see small hurdles which simply need to be overcome.

They know that there has to be a way to get over or around the hurdle and so they will try and figure it out. My friends and family will give up and call it a day. I myself used to do the same, but fortunately now, I am - slowly - turning more into a '*hurdles to be overcome*' kinda guy.

Negative beliefs and a negative mindset will keep people down. The way you look at the world can either be the glass ceiling which you set for yourself or the never-ending ladder you can keep climbing higher and higher. You yourself determine what your view of the world is and what you deem possible but you should never underestimate how much of your belief system and mindset has been pre-programmed by family and how much of it is influenced by the people you spend most of your time around.

Each and every day you are being bombarded by other people's opinions. Every discussion and conversation can reinforce and strengthen a belief structure.

As an example, let me tell you about Brexit Bob - his nickname gives you a clue to his divisive attitude. Bob was a guy who used to work at a factory I once worked at. I was fortunate that I didn't work near him. The poor lads who did though were often fed up and feeling slightly depressed in their work.

Instead of working in an environment which was positive and light hearted, they had to endure hour after hour of Bob moaning about the news on the radio and the news in the papers. He was constantly ranting on about politics which the lads he worked alongside didn't agree with nor did they want to hear about. He was so obsessed that he began moaning and bitching about the political beliefs of other people in the factory.

I myself became a target of this. It would be funny if it wasn't so sad, I was reported to the office for trying to convince people to vote a certain way. He came to that conclusion after seeing me and another lad chatting.

He didn't know what we were talking about but someone knowing how to push his buttons suggested I was trying to convince the guy I was talking to, to vote for the party he despised. If I remember rightly we were actually having a positive discussion about making money online.

The comical part about this is that *he* spent a lot of the time trying to convince people to vote for the party he wanted in power, the very same thing he accused me of doing and reported to the factory manager as *being wrong*. Fortunately the factory manager knew what he was like and did nothing about his complaint towards me.

Bob was so negatively obsessed about things which were out of his control and didn't actually affect him, he was spitting venom on a near hourly basis, it was taking its toll on the others and having a negative effect on the lads he worked closely with.

They were beginning to hate coming into work and their productivity dropped. This one guy's constant negative chatter was dragging them down both emotionally and physically and keeping them down in a rut.

They tried to ignore him and have a laugh between themselves but it was hard when they were forced to spend eight hours a day, five days a week in close proximity to him. Bob's workbench was in the middle of theirs and he worked on the same projects they did. They were in constant ear shot of him and every few minutes they were subjected to his negative chatter. There was no escaping.

Bob has since retired. Not long after I called at the factory one day to pick something up I had left there and briefly spoke to one of the lads who worked with Bob. He told me how much nicer it is at work now that Bob has gone. They no longer

listen to the news on the radio, the news is banned. They only listen to music and they are free to enjoy more light hearted workplace banter, discussing football and even politics but without the copious amounts of swearing and angry ranting.

To echo what I said earlier, never underestimate what other people, the things they say and their opinions and beliefs can have on you, your emotional wellbeing and your level of personal success in life. Fortunately for the lads who worked with Bob, his ranting didn't influence their thinking or opinions, at times it did the opposite and reinforced their own political views, but it did have a long-term negative effect on their emotional state and productivity at work.

Anyone who is remotely toxic and negative, no matter how good a friend they are or have been in the past, should be kept at arm's length. For your own good, distance yourself from them.

If you are not achieving the things you want and not living the life you dream of, then something somewhere is not working. You need to ask yourself some serious questions and look at what you are doing in your life and that includes looking at your beliefs, what you think is possible or not, and how you perceive the world around you.

- Are you positive or negative?
- You will also need to dive deep and take a close look at your relationships with your closest friends and family.
- Are the people around you positive in their approach to life?
- Do they see most things as doable?
- Are they encouraging and do they calmly listen to you when you talk or are they reactive?
- Do they regularly react in a loud and dramatical fashion to most situations?
- Do they create unnecessary drama wherever they go or with whatever they or you are doing?
- Do they constantly pick fun at the things you say and do and pass it off as *banter* or *guys talk* or *pub talk*?

Believe it or not, someone who is constantly picking fun at the things you say or do, is not necessarily a good person to have around. They cannot take things seriously or give you the respect you deserve when all you want to do is have a serious discussion about a serious topic with a close friend. It is quite infantile behaviour fitting for the primary school playground. There is a time and a place for fun and *banter*, but not constantly at your expense. It is tiring and demoralising, and that will also stop you achieving.

I shall bring this chapter to a close by saying that instead of feeling sad that you will lose good friends and grieve the death of an old way of life, embrace the fact that

you are going to have the calm space and freedom to evolve into the you *you* need to become.

Embrace that your life is going to be better. You will feel calmer and more positive towards life. Your life will change and improve for the better when you remove toxic people from it.

Challenge Yourself To Change

There seems to be a lot of challenges going on lately, things like Veganuary - consuming only vegan food in January, Movember - men growing a moustache in November for charity, and Stoptober - stopping smoking in October.

Some are done for charity and others are to break bad life habits. The reason people are doing them is that they are fairly short, they have an end date and more importantly... they work.

It takes between 21 and 30 days to create a habit. Maybe more or less depending on the person but for the average human, a new habit can take root after three to four weeks of repetitive new behaviour. This is great news for anyone wanting to make changes to their life in any way. If you want to stop something, start something or learn something new, setting yourself a monthly or 30 day challenge is a great way to do it. Especially if you add a reward at the end of the time period.

If you take the five minutes a day approach as outlined in a previous chapter and add that to a 30 day challenge, the whole process will seem a lot less daunting and very achievable.

It can be made easier by having a calendar or a sheet with all of the days of the challenge period which you tick off after you have completed each day or new behaviour. Make sure that whatever you use is clear to see each day. When you can easily see your calendar or sheet it becomes a constant visual reminder to do what it is that you set out to do.

If it helps, print out reminders of what it is you want and need to do over that challenge period and stick them up around your home so that you are constantly reminded. One of the biggest causes of failure and not getting things done is forgetfulness brought about by distractions.

Modern life is full of distractions, it is incredibly easy to forget to do something and once you forget and time passes, an hour can turn into a day and a day can turn into a week then one day you will suddenly remember *'I was supposed to be writing 500 words of a book a day'*.

Once you realise that you haven't been doing what you set out to do, it is likely that you will become frustrated at yourself, maybe even angry and berate yourself for being nothing but a failure. And as you know from previous chapters, that kind of thinking and the emotional response it will bring will never help you to make any positive changes.

Self imposed negative emotion does not serve anyone well. It moves people to say and do things which are harmful, things which can damage their future and things they can regret. The idea behind the 30 day challenge is to set an easy to manage series of small steps which can move you forward in a positive manner. You build positive habits without it being a lot of effort.

The challenge doesn't need to be big or long. You choose what is manageable for you. Yes, it is a challenge and so you need to challenge yourself but that comes from doing something which is unnatural to you. You do not need to make it ridiculously hard for yourself. Once you have completed a challenge you can always set yourself another one. It is better to start another shorter, easier to manage challenge than trying to wade through one long and hard challenge. When there is a long way to completion and the going gets tough, you are probably more likely to quit. And that simply won't help you at all.

The American comedian Jerry Seinfeld set himself an easy but powerful challenge. He challenged himself to perfect his joke writing skills by spending some time each day working on his jokes. Ironically it was a long *double* challenge which spanned a whole year. His challenge was to cross each day off on a calendar with a red cross whenever he had spent time working on writing jokes. It didn't matter whether it was five minutes or an hour.

Jerry's main goal was to spend some time each and every day developing his craft. He wanted to develop his craft *and* the habit of working on it. His challenge was to not miss a single day. Every day had to be crossed off. The calendar was in a place where he could see it clearly every day. He knew that seeing just one day without a large red cross would seriously bug him and so he used that irritation as a way to develop his habit.

This is something which you could do. Set up a visual cue and reminder to show how well you are doing. Just don't make your goal or challenge too hard so that the pain of being reminded that you quit is less intense than the pain of doing the challenge itself.

Remember to counteract any potential pain which comes from doing the challenge with a big positive reward at the end of the challenge. Everyone works better when there is something waiting for them on the other side. When there is something good to work towards it helps maintain discipline and motivation.

Turn Off The TV/Laptop And Do Something Less Life Damaging Instead

This chapter doesn't need much explaining, the title says it all really. You know that if you watched less TV and spent more time doing something productive your life will be better. It doesn't take much to realise it.

Now, I know what you are probably thinking, you need something to relax and unwind to. This is true and I understand that. I too enjoy watching TV. My good lady and I love to watch good crime and detective style dramas.

The problem is that time is short and as we know, time can be money. You are either making money or losing money. You may argue that when you are sat at home watching the TV not buying anything that you are not actually losing money but you are. You see, when you are doing nothing at home but relaxing in front of the box or the laptop, you are using electricity to run your TV or device and any lights you have on. You might be using gas for your heating if it is cold and you may eat food which you have bought which depletes your store.

It may only be pennies per evening but you are losing money. Every time you watch TV it is costing you. If you watch a lot of TV you probably subscribe to a service like Sky (here in the UK) Amazon Prime, Netflix or BritBox. These all cost you money to use. So yes, watching TV whether it is via a large flat screen television in your room or streamed on a laptop is costing you money.

Again, there is nothing wrong with this in principle. If you can afford to do it and you enjoy watching a lot of television then that's great. But not so great if life is a struggle, money is short and you are wanting to make changes in your life.

According to the A.C. Nielson Company, the average American watches 4 hours of TV a day. That equates to 28 hours a week or 2 whole months of continuous TV watching per year. Over 65 years, the average American will have spent 9-10 years watching TV.

Here in the UK, the average amount of TV watching is around 3 hours and 12 minutes. That equates to just under 22 hours each week. That's over half of a working week. Nearly 48 days of the year are lost to watching TV. Over a 65 year life span the average adult in the UK watches 8-9 years of TV. When you look at it like that, it seems a hell of a lot.

So along with working 40 hours, the average person spends a further 20 hours plus a week watching TV. That's over 60 hours of your own time spent doing stuff

which isn't pushing you forward. I won't say working your job is wasting your time, when you need money then it is vital but if it's a job which you don't enjoy or is not earning you enough money then it is your time which is lost working it.

Do you really want to lose any more of your time over the week?

As I say, I am not here to tell you to work every hour going nor am I telling you to not watch your favourite shows, but if you are struggling financially and keep telling yourself that you do not have any time to do anything more than what you do, I suggest you question your TV watching behaviour. There could easily be a spare 5 hours or more each week which you could spend working on a productive project which will help take you to a better life or change to a better set of circumstances.

I am not suggesting that you are a superhuman and that you can work every hour without becoming tired. I have firsthand experience of how people can differ with my better half being struck down with debilitating conditions. Her energy levels are low, her body is pained and her thinking can struggle through no fault of her own.

I on the other hand am different. I generally work until 9 in the evening, sometimes longer. I could do more as I am fortunate that I have pretty good energy levels. When I finish working I chill in front of the TV for a couple of hours.

Some people position themselves in front of the TV as soon as they have eaten their evening meal and they do not move for the rest of the evening. The only times they do move is to get more food or drinks, pop to the loo and go to bed. That time could be spent doing something which helps bring in extra money for the week to cover your bills and monthly living costs or it could be used to work on a project which could radically change your life later down the line.

If Stephen King, Paul McCartney, JK Rowling or Will Smith spent more time watching TV do you think they would be as successful as they are today? Probably not.

Specific rewards and results only come from doing specific actions. You won't become a published author if you do not write a book, you can't become a chef if you do not cook. You will put weight on if you spend a lot of time snacking on sugary and carb loaded products... and possibly type 2 diabetic. You will become unfit if you do not exercise.

If you do nothing productive towards a positive result then nothing positive will happen to you. If you do spend a lot of time watching TV then you will get nothing positive back in the long run other than being entertained at that time.

As I say, there is nothing wrong with watching TV or enjoying some entertainment, we all need to relax and recuperate but are you doing it to the point it is detrimental to your life?

Observe your TV watching habits. Calculate how much time you spend glued to the box. You might be watching more than you first thought and that may be doing you more long term damage. The long term pain could be far worse than the short term gain you get from watching TV.

Don't Argue With People For The Sake Of Arguing

“If you are not financially free, you don't have time to argue with strangers on the internet. Stay focused.”

I can't recall who said the above but it's one of my new favourite quotes I recently saw on social media. This goes back to the section about moaners and doers. Generally, successful doers do not engage in arguments online. It robs them of valuable productivity time.

Unfortunately, arguing online has become the norm today. Arguing isn't new, people have been doing it for years. I have witnessed some spectacular fall outs and arguments over the years. Many of which were completely pointless and irrelevant.

Once over, most people are left feeling angry and wound up. This doesn't make for a great environment. It's hard to work with or around people who are reeling from a bad argument. It's even worse when it's you who is reeling from an argument. Arguing very rarely leaves you feeling good.

The biggest problem is that arguing very rarely changes anything. It certainly doesn't change other people's opinion. So it leaves you with the question, why spend so much time and effort arguing? You end up losing time, it leaves you drained, and in a foul mood. And as we know, being tired and in a foul mood is counterproductive. You will get very little done.

I don't know whether arguing online is easier because people are not in the same proximity meaning the threat of it leading to aggressive confrontation and possible violence is non existence. But arguing on social media is something I see happening way too much these days. It appears people are happy to waste their time arguing. I simply don't get it.

Why would you want to spend your time doing something which makes you feel like crap? Unless you are one of those people who feel a sense of superiority thinking that you are always right, but even then, it's still your time you are wasting.

Unless what you are doing will lead to a positive change, why spend your time trying to be right when it affects your happiness and peace of mind? If you want to make changes in this world you need to show change, not tell people how to change or what needs changing.

Lead by example

Be the change you want to see in this world.

More importantly, be the change you want in your own life. Focus on what it is that you want or need. Protect your time and your emotional wellbeing... for yourself. If you don't, you will struggle to focus on making your life better.

Too much time is wasted arguing over pointless stuff. Most people argue over opinion and opinion isn't fact. Opinion is based on personal experiences and choice. There is no right or wrong with opinion. For example:

Which is best... techno music or country and western music?

The answer is neither, it is relative. For me the answer is techno but to someone else it is country and western because that is what they enjoy. There are things which are more popular and liked by more people, but that doesn't make them better or right. Nazism was popular in 1930's Germany and that's definitely not good or right. It just means at that particular time more people shared the same opinion.

However, if someone is arguing a ludicrous point such as the moon doesn't exist when we know for a fact it does... why waste your time trying to correct someone who clearly has issues seeing the obvious? The fact will still remain and they will probably never be convinced of that. They certainly won't change their mind if you keep trying to correct them. It's a waste of your time.

Opinions are so very entrenched which is not surprising. We humans on the most part, surround ourselves with likeminded people.

“Birds of a feather, stick together.”

We regularly watch and read things which reinforce our belief structures. It is referred to as an *echo chamber*. Our opinions and values are echoed back to us by the people we surround ourselves with.

Take conspiracy theorists as an example. I know one quite well, he is forever on Facebook trying to *wake up the sheeple* and get everyone to do their *own research* on things such as *false flag operations*, *5G* and the *Covid-19 scamdemic* - I don't understand why people who are trying to convince us to change our beliefs and opinions then tell us to do our own research as soon as they are asked to give proof!

This guy spends his day watching YouTube videos perpetuating the conspiracy theories which he keeps talking about. There is little to no hope that anyone arguing with him will make him change his mind. It is a pointless practice.

The American author Mark Twain said it best when he said:

“Never argue with an idiot as they will drag you down to their level and beat you with experience.”

The whole idea behind this book is to help you make your life better, give you more freedom, more peace and change your financial situation and none of that will happen if you spend a lot of your time arguing with others over points or opinions which you cannot change or are simply pointless.

Stop Banging Your Head Against Brick Walls...

Then Complain That You Get Headaches

This is another one of those chapters where the heading says it all. I personally call this the SM Syndrome, I named it after a person I once worked with in a joinery manufacturing workshop who would do this most days. I shall not name him here but the SM are his initials. It's the same guy I mentioned in a previous chapter who took more care of his car's interior than his own.

SM was an interesting character, in fact you would call him a bully if I am completely honest. He was one of those people who would tease the weakest person who he believed was unlikely to thump him. I think that is the best way of describing him.

He never teased the other joiners in the workshop. The only person he teased was Alex (*Not his real name*). Alex was, in my experience, on the Autism spectrum. Fortunately it wasn't affecting him in an overly negative way. His parents gave him all the chances every other child had and he had worked his way through college and trained up as a carpenter and joiner. The same as me.

Alex had every right to work at the workshop and to be respected as an equal. He was already working at the workshop when I started working for the company. I had previously worked with SM and a couple of others at another place so I was kind of like a member of the team as soon as I set foot through the door.

Alex was a little steady, but he was a perfectionist, he liked to do the best job he could. There was nothing wrong with his work other than he was a touch slower than the rest of us.

Alex was also very young and there was something which he used to do for fun which the rest of us didn't. He used to go to the bingo. Mainly because at the time, his mother worked at the bingo hall on those nights. He went to visit her and play a few games of bingo. Nothing wrong with that at all. He had his likes, dislikes and hobbies like the rest of us, but they were different to the rest of us and so they became the target of SM's teasing.

Every lunch time, SM would ask Alex if he went to the bingo thinking it was highly amusing. He was, in his own little world, teasing the *funny lad* as they would have said many years ago. It was far from funny, but the result from that teasing itself was hilarious though because in my eyes it left SM looking like the complete wally he was.

You see, Alex had stopped going to the bingo and hadn't been for many months. Possibly even years. Yet every lunch SM would ask the same question. Alex would - like every other person who keeps being asked the same pointless question by a complete wally - respond in a stropky and pissed off tone.

SM then would snap back and get angry that Alex had talked back at him in a stropky manner and within seconds, they were bickering like little children. Well, SM was doing most of the bickering and complaining to be honest.

SM would not tease anyone else like that for fear of it going too far and probably being thumped. He had respect for the other guys in the workshop yet had no respect for Alex in my opinion. But here is the really interesting thing, every lunch time SM would do the same thing even though every time it resulted in an argument and him feeling pissed off. It is as if he had lost all reasoning.

He failed to understand that asking the same annoying question over and over again would be met with resistance each and every time. He knew not to do it with the rest of us but failed to realise that Alex was no different. And here is the worst bit... the bit I could never understand... everyday it played out exactly the same yet SM would continue in this futile action.

Basically his behaviour was like banging his head against a brick wall then complaining that he was getting headaches. Any rational thinking human being would have stopped. Why keep doing something if the only result you get each and every time is a negative one? Any sane person would stop banging their head once it started to hurt.

I don't know if SM was hoping to get a different result each day but he never did.

Einstein famously said:

“Insanity: doing the same thing over and over again and expecting different results.”

The motivation for this chapter is not to simply tell you the story of SM and Alex or to slate SM for his ridiculous bullying behaviour but to make you aware that people do repeat bad habits and behaviours knowing full well that it is going to end up the same way.

There is no logic to it yet people do it. I am not saying that you do, but you may notice that there are things that you do which can be likened to banging your head against a brick wall then complaining that you are getting a headache.

This chapter echoes some of the other points in previous chapters where we have talked about repeating negative habits but I think the story of SM and giving it a name like the SM Syndrome may help you to keep check of your behaviour.

It all goes back to ownership and taking responsibility for what you do. The things we say and do each day have consequences... knowing that is one thing... but owning them is another.

If you are one of those who complains that you have a headache but carry on doing the same old same old, then it is safe to say that if you don't change your behaviour and your thinking, you are going to need a lifetime supply of paracetamol!

Understanding Mind Blindness

Only You Knows What Is Going On Inside Your Head!

You might not have heard of the term *mind blindness*, I hadn't until my good lady explained it to me. She used to work in a school which specialised in Autism. I am pleased that she told me because I have come to realise that understanding this is probably one of the most powerful tools when it comes to communication. Mind blindness was a term used to explain the phenomena where people with Autism talk to other people, believing that they - the other person - knows exactly what they are thinking and talking about.

They fail to understand that what they are thinking inside of their own minds is only for them to know. They think that because they know what they are thinking and talking about, everyone else will automatically know what they mean. This results in the autistic person not giving enough information allowing the other person to understand and figure out what they want. There is nothing to separate the two people having the conversation. It is like being part of a collective mind, where each and everyone experiences the same thoughts. Just like the Borg from Star Trek.

Imagine having access to the thoughts of everyone around you and they also having access to your thoughts. Speaking wouldn't be needed. We would all just communicate through telepathy. For many people with Autism, this is how it is. They simply do not realise that others haven't got a clue as to what they are thinking or talking about. They know what they want, and they assume others do.

So why is understanding this phenomena such a powerful tool?

Understanding this is powerful because I believe that most people suffer - to a degree - from mind blindness and are not aware of it. Maybe they are not as severe as those who have Autism but they are most certainly guilty of expecting others to know what they are talking about when they really haven't fully explained themselves clearly. And that is the problem... people do not explain themselves or what they want clearly. They fail to recognise that others are not in the same mind frame at that time.

We all live in our own separate realities which I call *universes*. We are our own universe and at the centre of our universe are us, the things we are doing and the people we know. We eat, sleep and breathe everything which is going on in our universe and all of that is processed within our minds and so it makes perfect sense that other people have no idea what we are thinking but, because we are so absorbed in our thinking and our own universe we often fail to realise that other people are not living in our minds.

They have no idea as to what we are thinking about, what we are doing or not doing. They have no idea as to what our worries and concerns are. Nor do they know what our strengths and victories are until we show and tell them.

One of the easiest ways to explain what I mean is to think about sending a text message to a parent. This has happened to me many times, I send a text message to my parents asking a question but they fail to see the message and do not reply. A week later when they have finally seen the message they reply with their answer. The problem is, I have now moved on. A week has passed and then out of the blue, a text message appears on my screen saying '*cheese and onion crisps and wellies*'. This is where I end up staring at my phone screen trying to figure out why my mother has sent me such a random message.

At that moment in time, I am not thinking of or aware of the question I had sent them the previous week, yet on the other side of town my mother has read my message and answered it as part of a conversation she is reading. Opening up the message and seeing my previous message will reveal why she was saying what she was saying but that could be made worse if I had deleted my message to her.

That is a daft way of explaining what I am trying to say but it can be far more confusing. People send emails about subjects expecting that I know what they are talking about because it is in the forefront of their minds. For example: I used to be the point of contact, the techy help guy for an online training product I helped create for a company. Because my name and email was on the product as the help point, I would receive emails from people saying things like... '*Why isn't this working?*' I would sit in my office looking at the email thinking, *who are you and what isn't working?* The sender had his problem in his mind, he knew what he was referring to and what he was asking but he had not considered that:

1. I had no idea who he was.
2. What product he was referring to.
3. How many products I was the help point for.
4. How many messages I received each day.
5. How many people I dealt with each day

I would regularly receive emails that had no information at all which could help me pull my mind out of *my universe* and into *their universe*. Their universe was focused on the situation and problem they were facing, my universe was focused on all of the other people I was helping, all of the other problems I had to deal with and all of the other products I was working on or had previously worked on.

How was I going to know what they wanted? Why do people do that? Because they simply assume that you know what they are talking about, or more to the point, what they are thinking. It happens when people ring up help lines and even when you talk to people at work and close friends and family.

I am a big believer that you can never have - give - too much information. Especially when you are reaching out to people regarding an enquiry or a problem. There is no way that a person is going to know what you are experiencing or dealing with if you do not clearly tell them. It is with this understanding where the power really comes in.

Whenever you need to email or call someone regarding a problem or if you need some advice, keep calm, understand that the other person will have no idea as to what you are going to talk about and what you need to discuss until you have clearly explained who you are and what it is that you need. It really is that simple.

You should approach every situation with the knowledge that the person you are calling, emailing or planning to talk to has absolutely no idea what you want until you tell them.

I know that sounds obvious, it is and it really should be, but a lot of people soon forget that fact when emotion takes over. Many don't even know. They simply state what they are thinking and leave other people to try and guess what they are on about. They are then forced to ask a tonne of questions and have to jump through hoops just to be able to make a start at figuring out what the problem is they need to help with.

Another example is when I was monitoring a live chat box on a website. The chatbox allowed people to contact support and request help or discuss a problem. Several times I would receive messages from people saying things like *'password doesn't work'* or *'I can't get on the page'*. My first question would be, *what page are you trying to access?* They had one page and one page only in their mind, the one which they could not access.

That one page at that time was the focus of their attention. I on the other hand had hundreds of web pages to think about. Now, I know that some of you will tell me that the chat box should record which page the person was on. And it did. So for many of the people I did have an idea, but only because the technology helped me. However, it also would tell me what other pages they were on if they had multiple pages open so it wasn't always 100% accurate.

I will confess, at times I would ask them which page they were having a problem with when I already knew just to make them write more. At times I too can be a bit of a dick. In my defence, sometimes I did it to give me a little extra time to answer their problem if I was busy. It would have been very helpful - and nice - if they said something along the lines of *'Hi, I am trying to access the XYZ page but I am having problems, the password isn't working, is there a problem or am I typing the password wrong?'* But they didn't, half the time they wouldn't even say hello or ask a question.

They would throw statements at me believing that I should automatically know what they were referring to as soon as I answered. Most of the time I didn't have a clue. But I did enjoy it when I proved that they were typing the password wrong after they had spent five minutes spitting venom at me trying to tell me that there was something wrong with the website, or that the system didn't work. If only they approached with a calm sensible manner and realised that not only did I not know what they were doing or talking about but that they too didn't know what they were doing. They wouldn't have had to leave with their tails between their legs and faces drenched in egg. But that is another story.

The truth is, only you know what is going on in your head at that specific time. No one else has an idea of what is the centre of your focus. And until you clearly explain what it is that you want from someone else or what it is that you are currently experiencing, no one is going to be able to help you.

Understanding mind blindness helps in all forms of communication. Not just talking and chatting. As a writer I find it very helpful when it comes to writing web content, books and emails. That's not to say that I don't still confuse some people or explain myself badly, at times I do. Plus, we are all different so some people struggle to read what you write no matter how clear you think it is.

My mind blindness can get in the way when creating content. When I know something well and I am writing about it, I too can forget and write about the subject as if it is being read by someone who has my level of knowledge. This is why having people read my content before it is circulated to the masses is a huge must. Other people can spot moments where I have slipped into that mode where I am no longer writing for a complete novice but am writing for myself instead.

Meditation And Breathing Exercises

It wouldn't be right if I didn't mention meditation and breathing exercises in this book. Not wanting to take you down some esoterical or mystical woo woo path, but, meditation and breathing exercises are wonderful for many physiological and neurological reasons.

Meditation and focusing on your breathing such as counting for six seconds while breathing in and counting for six as you breathe out helps to calm the mind and body. It takes you away from the things you are thinking about and distances you from the stresses which are repeating themselves in your mind.

Not only that, sitting in silent meditation and contemplation can draw out life changing ideas. Many successful people attribute their success on the ideas which randomly *popped* into their minds while they sat in silent meditation or prayer.

Meditation allows the mind to rest and for those powerful thoughts to come forward to the front of your mind.

I was once told that the word education came from the Greek word *educo*, which literally means *from within*. I am not sure whether that is true, it isn't what it says when you do a search online however... I do love the idea that education means finding knowledge and answers from within. The source of all knowledge and great ideas, come from within. We all have them, it's just that very few of us actually hear them or act on them. With the constant addiction to social media, radio and TV, very few people allow themselves the time to listen to what is bubbling away in the back of their minds.

With the use of meditation, mindfulness and breathing exercises, an individual can become aware of who they really are and how they tick. We humans have an important side to us which very few people use. We have an *observer* personality which allows us to see what is going on in our minds and bodies. We can observe how we are feeling and what we are thinking.

Through awareness, a person realises that their mind is like a media player connected to a giant resource of media which is on constant automatic playback set to shuffle. The mind constantly throws up thoughts, memories and ideas. These can be audible, visual and even smells. The mind is a busy little thing. Mind chatter can be endless if left unchecked. Whatever you are doing during the day can influence your thinking which can stimulate a whole range of associated thoughts both good and bad. Depending on an individual's overall habitual way of thinking, people may experience more bad thoughts or good thoughts compared to others.

What is important to know, and this is brilliant, whatever your own habitual way of thinking is - ie; thinking more negative thoughts or positive thoughts - we humans can become aware of how we think and react to our thoughts in a more controlled way.

The truth is; thoughts are not real. They may be associated with things which are happening in our lives, but they themselves are not real and most of them are born from information the mind is given which can be lacking in facts. Thoughts are the creation of our mind trying to figure out what the hell is going on in our lives.

No longer do we need to react to our thinking in such a depressive or explosive manner. We can stop and question our thinking and what is motivating it. We do not need to get lost in the drama of our own minds.

With meditation, you learn that these random thoughts come and go and between each thought is an incredibly brief period of calm thoughtless silence. This silence is what is knowing as *being*. It is the period where time stops, we become the silent observer with nothing going on other than simply being alive. It is a calmness meditators and religious disciples strive for. We humans should be called *human doings* instead of *human beings* because we spend more time doing than simply being.

It is during this period of being which really helps the body and mind rest and repair itself.

Quieting the mind is the bit which scares people. For two reasons:

1. People simply are not used to not thinking... or being distracted by mind chatter. They are scared of the silence.
2. It seems hard to do, possibly unachievable by a person whose mind is constantly on the go.

The good news is that it really isn't that hard to do. Because you are not trying to forcefully quieten the mind. You are not working towards making less thoughts or imposing silence on yourself. You are just strengthening your awareness by using the observer part to watch thoughts come and go. You simply stop yourself from getting involved in the thoughts which pop up.

You learn to watch them pop into the mind and by not getting involved in the thought, you watch them pop away again. They can go as quick as they come.

The more you ignore the thoughts which come into your mind, the slower these random thoughts come which in turn makes the quiet calm moment between thoughts longer. The more you practice meditation, the better you become at observing and ignoring thoughts. As a result you will experience longer periods of silent being.

“I think 99 times and find nothing. I stop thinking, swim in silence, and the truth comes to me.” - Albert Einstein

It is during this period of quiet being, engaged as the observer, a person can and will, see those powerful and potentially profitable ideas come to the mind. Some people have had these ideas fill their minds-eye when they have been busy doing other things like working, driving or taking a shower.

When people are driving, showering or working, they can be *in the zone* which is a moment of being fully focused on one thing where other thoughts are ignored.

This itself is a natural state of mindful meditation. These thoughts can sometimes be so powerful that they override the thinking mind. The problem is that they don't happen that often. To find the ideas, answers or solutions most people need, they have to seek them through silent meditation.

In the book, *Success Through A Positive Mental Attitude*, Napoleon Hill & W. Clement Stone shared the story of inventor, teacher and scientist Dr Elmer Gates who would *sit for ideas*.

Every time he needed an answer or solution to a problem he had or if he required a new profitable idea, he would close himself off from the world in a small soundproof room with nothing but a table, chair, notepad, pencils and a light switch to turn the light on and off. His secretary was instructed to not to disturb him in any way unless it was a serious emergency like the building was on fire. He was not to be interrupted until he ventured back out with the answers he needed.

When inside his little room, he would ask himself the questions he needed answering then sit in silence and observe the ideas which came to mind. He would write down anything he thought was useful and then think through those ideas. Asking his mind to elaborate on them more.

Remember where the word education supposedly came from? *Educo*, meaning *from within*. He would wait patiently for *his within* to give him the ideas and answers he needed.

A previous boss of mine used to do something similar. He would insist that no one was to enter his room while he spent time doing his *blue sky thinking*. Blue sky thinking was where he laid out on the floor of his office looking out of the skylight window.

Completely in silence, he would stare at the sky and see what thoughts and ideas came his way. Some of those ideas generated product ideas which went on to generate hundreds of thousands, possibly millions in sales.

Not only is meditation great for your health and mental wellbeing, it is a fantastic tool for finding answers to problems and potentially profitable ideas. This happens once you *get out of your own way*. The answer to many of our problems, whether they be financial, social, or in relationships, can be found deep within ourselves if we just allow ourselves to stop the mental drama.

Our habitual thinking gets in the way and doesn't allow the ideas and solutions to come forward. Imagine a pond which is being smothered by algae. The fish and plants in the pond begin to die as the thick layer of algae prevents sun and oxygen getting through.

The pond is your mind, the algae is your day to day habitual and distracted thinking and the sun and oxygen are the life changing thoughts and ideas.

Allowing yourself to constantly get wrapped up in your day to day habitual thinking, distracted by constant noise, drama and mind chatter, you prevent yourself from having your best ideas.

Summary - Wrapping Things Up

It's time to bring the book to a close and say a big thank you if you have stuck with it and read it up to this point. I know it has been a bit of a long read but I hope it has been worth it. I am sure there are some things which you disagreed with and didn't appreciate but I hope that you found a few golden nuggets which will help you to make a better life for yourself.

The whole purpose of this book was to arm you with tools and ideas to make your life better and to become both financially free and time free. Life can be hard and we all deserve to have a fun and enjoyable life. Sometimes the biggest obstacles we face in life are the ones we put in our own way. Often, the problems we have to deal with on a regular basis are ones we make for ourselves.

Not because we are complete idiots or sadomasochists, but because we are not aware of how we harm ourselves. We were never taught these tools at school. And we certainly weren't told how our daily decisions would impact our future lives. Not in any useful sense anyway, we might have been told but it wasn't clearly explained with a solution or a tool to help us make better decisions. At least, that's how I remember school.

Our parents very rarely told us how to make our lives better. The advice many of us were given was to go to university, get a degree, get a good paying job, and for many women, marry a wealthy man like a doctor. This was the kind of advice our parents were given from a previous generation. A generation who lived in a completely different world with a different economy.

I work online from the comfort of my own home. Such an opportunity never existed in their time.

The advice I was given the most... and still do today... was to get a *proper job*, one with *real job security*... whatever that is! The emphasis was on having a job where I exchanged my time for money, just as my parents had, and one which made me look like a responsible hard working member of society. Basically, I needed to be seen working a *normal* job... and conforming to unrealistic and draconian social norms.

At times, life might be hard, especially during this new post Covid-19 pandemic world we are living in. But we are still living in the greatest period in human history.

We can buy and sell products from our sofas from a small device sat in the palm of our hands. We can create digital products like ebooks and videos using our

smartphones, and we can learn and study digital and online courses using our smartphones while we sprawl in bed.

Most of you who read this book will have access to an abundance of clean water to drink, to wash in and cook with. There are all kinds of incredibly tasty food from around the world which we can buy and eat each and every day - and plenty of sugar shit processed food too. Should things take a turn for the worse, we have access to wonderful health care.

We do live in a glorious age. Sometimes we just need to remind ourselves of it.

We are the architects of our lives, we are the writers of our own stories and each day is a brand new clean page, just waiting to be written on. If you don't like your story, change it. Write a new scene, develop a new plot, write yourself a new life, become a new character. Reinvent yourself. The tools in this book will help you.

When I started writing this book, the original focus was to help the reader make more money and to become more financially free. To leave a job they didn't want to work and to have more freedom to spend time with family and friends and to pursue the things they love to do. But it's grown to become more than that.

It's become a bible for surviving modern life. An arsenal of tools to help the reader to grow and to evolve into a better person and enjoy a better life. That is the idea anyway. And I hope that it has worked out like that for you.

As this book was originally going to be about making money to better your current financial situation in the next chapter I have compiled a list of business ideas and ways to make money suitable for people who are currently working a job as well as those who are currently not working.

I hope that you find one or two that will suit you.

All the best.

Andi Leeman

Business Ideas And Money Making Opportunities

In this final chapter I list a whole range of jobs and business ideas that either I have personal experience with or know others who have had experience and success with. These can be done in your spare time and from home. Most, if not all, of these will require the internet. Some will require you to learn new skills if you do not already know how to do certain things such as use WordPress, which is required for some of the ideas like *building websites for local businesses* or *building websites to generate advertising revenue*.

These ideas can be used to build seed money for bigger and better business ideas. They can be a second long term income stream possibly becoming a full time job replacing the job you are currently working, or simply a way to make some extra money in the here and now to help pay off any debts or ease your monthly outgoings.

Many of the skills for each idea lend themselves nicely with each other. For example: knowing how to use WordPress and how to build marketing funnels really helps if you want to be a writer, copywriter, information publisher, affiliate marketer and website flipper... and vice versa... knowing how to build marketing funnels in WordPress is a must if you want to be a copywriter or information publisher.

Money making and business ideas:

- **Article writing** - This is one which you could possibly start today. You write articles and web content for website owners via services like Fiverr, Upwork and Guru.com... or write for websites like Vocal.media who pay you \$3.80 for every 1,000 times each article is read or \$6 if you pay a monthly \$9.99 + other benefits like lower platform fees and lower withdrawal rate. If you have a pretty good grasp of the English language (*Or whatever your native tongue is*) there is no reason why you cannot start earning money today and find plenty of continuous work.
- **Copywriting (writing sales & marketing materials)** - This is a valuable premium skill to have. It is one of those skills I call A Freedom Skill. There can be a lot of money made writing marketing & sales copy, articles and emails for companies. You can offer your services via platforms like Fiverr, Upwork and Guru.com. But this is a premium skill and so you want to attract premium clients. The kind of clients who will pay you thousands of pounds to write a sales letter.

When you master copywriting, you can charge a lot more due to the fact that you deliver the results the client needs, which is a lot of sales. If a sales

letter you write generates hundreds of thousands of pounds in sales, your client would happily pay you several to tens of thousands for writing it... even if it took you only a day or two to write it. If you do go down this route I suggest having your own website where you can highlight your portfolio. This skill really compliments funnel building and the following business idea.

- **Information publishing** - Information is big business. There is a lot of money to be made by selling information and educational materials via courses, eBooks & reports, video courses, and membership & subscription based websites using platforms like Udemy, Kindle, Patreon (*more on this later*) or your own website. It isn't that hard to create information products as this book is a great example of that. Much of it was written on my smartphone when I had a spare few minutes.
- **Self published Kindle author** - Write fiction and/or non-fiction books (*information publishing*) and publish them on the Amazon Kindle platform... and others. There are a lot of people making great monthly incomes on the side from writing books like romance adventures. Chances are you won't have heard of them either because these are not big bestselling authors, you don't need to be to make money writing books on Amazon Kindle. This is a numbers game. Write a series of books and sell a couple of each each day and it will soon add up to a nice monthly side income. Keep writing and publishing more books, building up a large portfolio of selling products creating multiple income streams.
- **Affiliate marketing** - Get paid to promote other people's products via social media platforms, YouTube, your own website and email lists. This can be a very lucrative business to get into. No products to create but get paid commissions of up to 75% on products sourced from networks like JVZoo and Clickbank.

At time of writing, it is free to join these networks - and several others - giving you a huge resource of products to promote. The downside is that it may take some time and financial investment to master affiliate marketing. It can be risky if you try running adverts to products but do not know how to manage online advertising very well.

- **Social media manager for local businesses** - Offer to take over and manage the social media accounts for busy local businesses for a monthly fee. Small local businesses are often incredibly busy but cannot afford to pay someone full time to run and grow their online presence so offering them an affordable package is an attractive offer. It helps them out and frees them up without costing a fortune. If you can manage the social media for five businesses at £\$100 per business per month, you can earn an extra £\$500 per month. You can earn more if you can manage more.

- **Build websites for local businesses** - This is a brilliant part time premium business model. Check out local businesses to see whether they have a website or a decent up-to-date mobile responsive website and contact those who haven't, offering to build them one. Using a simple web builder system like WordPress and a decent theme you can build a professional looking website in as little as four hours for a nice chunk of money. Learn how to build professional looking websites for local businesses here: [FreedomSkillsAcademy.com/course](https://freedomskillsacademy.com/course)

- **Build and manage marketing funnels for companies** - This is a premium priced service because if you can build and manage sales funnels which generate new sales and leads in excess of what you charge, companies would be foolish to not use you. For those businesses who do not know what sales funnels are, explain and show them what they and you can do for them.

Sales funnels basically increase profits from the same advertising spend by taking people who are in the process of buying a cheap product online and showing them a second or a series of congruent products they may also be interested in. Basically, you are saying '*do you want fries with that?*'. Basically this is generating more profits by supersizing an order, and not many companies know how to do that well.

- **Build and manage your own websites to generate advertising revenue** - This is a long term business model but it can be fun and very lucrative if you do it right. Build a website, add content to it regularly, share your content on social media platforms such as Twitter, Facebook, Instagram, and YouTube.

A popular website can generate a lot of money through a combination of advertising revenue such as showing Google AdSense where you get paid by Google when ads are shown or clicked on your website, affiliate commissions from sites like Amazon, native ads (*similar to Google AdSense*), and selling merchandise like T-shirts.

- **Website flipping** - The business model here is to build and work on simple websites until they are generating a consistent monthly income then you sell them on for a price 12 times the average monthly income... or more. Then repeat. There are people who have made a lot of money doing this.

What is great about this business model is that you can manage this in your spare time and if you do this full time you can work on several sites at the same time. One website generating a consistent \$2,000 a month is worth \$24,000 or more. Imagine working on three or four websites at one time. Build an email list with each one and you should be cashing in nicely.

- **eBay & Facebook Marketplace flipping** - Source pre-loved products and items from charity shops, thrift stores and car boot markets then sell them on eBay or Facebook at a higher price for a profit. This can be quite a time consuming job as you need to search for good quality items which are being sold well under the price people will pay for them, you will need to photograph them, list them, and then package and post them when the sale is complete.

However, putting the work aside, there can be big profits in flipping pre-loved products and people love doing it. I have seen £2 car boot purchases go for over £20, £30 and more. If you find the right buyer for an item... you can be quids in.

- **Amazon FBA** - Same as eBay flipping apart from you send your products to Amazon for them to do the fulfilment (*packaging and posting*) and your items listed on Amazon are not auction based so they are on sale until sold or you remove them. They take payment and send out your products then send you money minus any costs and fees.
- **Design and sell T-shirts** - Design and sell T-shirts using services like Amazon Merch, Sunfrog, TeeMill and Redbubble. Designs can be added to other items like mugs and phone cases on some of the sites like Amazon Merch and Redbubble. They take payment, print products and post them out then send you your earnings minus any costs and fees.
- **Drop shipping** - Similar to Amazon FBA (*which you can use for this*) you source items from one place - like China - and list to sell elsewhere such as a Shopify store, your own website, Amazon - and whenever a sale is made, you order the product from the supplier who sends it direct to the customer - or Amazon FBA if you ship products to them for them to distribute - on your behalf. You never have to touch a product. You source the product, list it, sell it and collect the money.
- **Become a YouTuber** - There are some seriously wealthy people thanks to YouTube. In many different niches from whispering into microphones (ASMR), filming themselves playing games, unboxing children's toys, cooking food to make up tutorials, people are earning a lot of money from the YouTube Partner Programme.

Being in the YTPP means that you get paid money when ads are shown on and around your videos. If any advert gets clicked you earn more. Popular YouTubers share a lot of videos, often publishing a new one each week, maybe twice a week. They have thousands of subscribers and their videos are seen millions upon millions of times.

- **Become a Patreon creator** - Patreon is a subscription based social media platform. It allows creators - artists, musicians, YouTubers, writers, chefs - to set up a subscription based membership business without the hassle of a lot of technical work. A Patreon creator can set many different price tiers for their content.

A follower will pay a small monthly fee to see the content produced by the Patreon creator. The more a follower pays, the more content they can access. The bestselling author Seanan McGuire, supplements her income from her books with her own Patreon account. Her fans pay a small fee to get access to short stories and insider contact with her. At the last look, she was making somewhere around \$10,000 per month creating short stories.

- **Make and sell unique hand crafted items and art** - If you have a creative bone or an artistic bent you can make items to sell on sites like eBay and Etsy. The great thing about unique hand-made items is that a lot of funky stuff can be made for virtually no cost by reusing free materials like pallet wood, driftwood, rope, old clothes & material, plastics and metals. Unique items can sometimes command good prices.

The big downside to this type of business idea is that it can be labour intensive, requires storage and handling of physical materials, items need packaging and posting and you can only be paid once per item. Unlike writing an eBook where you create the product once and get paid over and over, you have to make a new item to sell everytime you want to make money.

If drawing and painting is more your thing, you can sell your art on many sites. Simple black pen doodles of places and of celebrities have been quite popular recently with people paying good money for pictures which take as little as ten minutes to draw. In many cases, the pictures are drawn once, photocopied then when a sale is made, a picture is printed off, popped into a frame and posted to the buyer.

- **Be an illustrator, artist, graphic designer** - if you have any design skills and know your way around an art software package like Photoshop, you could offer design services such as eBook cover design, illustration or T-shirt design on sites like Fiverr.com. I have paid to have book covers done by people from here in the UK and people overseas. With the rise in self publishing authors writing books for Kindle, there is a need for good quality book cover designers.

If you prefer more traditional methods of art like water colour painting you too can offer illustration services for things like children's books. I have hired people from other countries to do illustrations for me before. It is a skill which can be done anywhere. The artwork can be photocopied and emailed to

anyone around the world if it is for a digital product like an ebook or you can post the original to people.

- **Become an online foot model** - Ok, I had to wrestle with my conscience before deciding to add this one. Now, I am a very open minded fella and I believe that everyone has the right to enjoy what they enjoy and do what they wish with their bodies as long as no one is physically harmed. Porn is a big thing online and there are women - and men - who make a lot of money offering up online material like pictures, videos and live shows. Thanks to Patreon style platforms like Onlyfans, Fanzworld, and Admire.me, ordinary stay at home women - and men - have been able to make a lot of money being content creators and publishers.

This is not something for everyone and you should think carefully about any consequences there could be if you wish to go down this route. But... there are other ways to make money modelling without it being too revealing or too sexual in nature. There are many sub niches such as feet which can also be very lucrative.

Recently I read an article about a 28 year old woman in the US who makes \$6,000 a month publishing photos and videos of her feet on Onlyfans. Feet lovers and foot fetishists pay a small fee to access her content. Sounds good in theory, the work is relatively easy but she would spend up to 10 hours a day working on her content and sharing her content on Instagram and OnlyFans. Not one for the faint hearted.

- **Become a teacher** - This can be both online and offline work. If you have knowledge of something others will pay to learn or a skill set which people want to learn then you can become a teacher. I am not saying that you can walk into a school, college or a university and start teaching large groups without certification but you most certainly can teach individuals and small groups of people locally or online for a fee.

As mentioned before, there are people using platforms like Patreon to teach what they know. There are platforms who will pay you to teach language lessons to children in other countries. You could do something similar yourself. It would take some setting up but it is possible. I have seen people teach a whole range of classes online including illustration & cartooning, playing musical instruments and psychology.

- **Become a sports trader** - I list this because I personally know several people who have made a lot of money trading sports. This is not the same as gambling but it is considered gambling because you place bets on sporting events. Sports traders are not gamblers but well disciplined and seasoned traders. Some are so good that they always win their stakes back and never

lose any money, however, it takes a lot of practice and learning to get to their level and it can cost money while you are cutting your teeth.

Once you do master this skill set you can make a lot of money and the bonus is that it is TAX free here in the UK. This is one of those money making strategies which I do not recommend without you first doing a fair amount of research and think through the whole concept carefully. Warning: Never spend money you cannot afford trying to learn this.

- **Invest in stocks and shares** - As mentioned in an earlier chapter, investing in stocks and shares can make a lot of money. There is also a risk of losing money but if you choose carefully, you should make more than you invest.

Again, this is something you should research and look into before making a start and you should only use money which you can afford to lose. Obviously you don't want to lose any money but what I mean is that if you are struggling to put food on your table, pay off any debts or struggling to clothe your children then I would focus on other ways to make money which require little or no investment first. Build up some seed money which you can then invest later.

- **Get paid to take surveys, watch videos and do small gig work** - This is one of those really easy ways to make money. Anyone can do these, but you make very little. However, if you are looking to make just an extra £50 or £100 a month then this is doable. There are websites like Swagbucks.com where you get paid to take surveys, take part in market research, watch videos and play games.

You can let videos play on your phone or tablet while you watch TV or do something else. But as I say, you get paid pennies and you can spend a lot of time making those pennies compared to other ideas in this list where you could make far more for doing a lot less in less time. I list them but I don't personally recommend them.

- **Virtual & Remote Assistant** - This is an interesting job as it can cover many small and menial tasks online. Website owners, writers, entrepreneurs, online businesses etc, have a lot to do as part of their work and much of it can be time consuming. Often those time consuming jobs are small jobs which as mentioned in the chapter about the 80-20 rule, bring in very little money compared to the work involved so these small tasks are outsourced to people who do the work for a small fee.

These jobs can be screening calls, screening/answering & deleting emails (A website owner and business owner can be inundated with emails)

researching information for an article or a book, sending out emails to potential clients, adding content to websites, formatting content on websites or in reports, data collection & input, customer service and so on and so forth.

The list of small jobs which people can do is huge. You can offer your services on sites like Upwork.com, PeoplePerHour.com or you can contact small local businesses in your area offering your services. Ask them if there is something which they need help with and inform them that you can do it remotely for a small fee freeing them up and saving them time.

- **Bake cakes, cookies & teats** - I nearly didn't include this one because of the health and safety aspect. You cannot simply start up a cooking and baking business without safety certificates and following local laws and legislation, however, that is how a lot of people have started.

People who love baking or making treats like cookies, cakes, fudge, desserts, savouries have made excess items then messaged their friends and family informing them of what was available. Those friends and family have then bought the tasty homemade treats because they love them.

Why go somewhere else when you can buy what you love from a close friend. Depending where you are, it isn't hard or overly costly to become certified and legal. As long as you follow the local guidelines which will probably include having a clean kitchen area free from animals and other contaminants where you can prep, cook and bake. Using social media platforms like Instagram, a couple of photos of the days bakes with a '*first come first served*' call to action and a price can have your treats selling in no time. I know, I have seen this first hand.

A square 8" slab of brownie can sell for £15 giving nearly a £10 profit on each slab or £2:50 a piece which gives a profit of around £15 per full slab. A couple of those a day is a nice little injection of cash. It isn't a huge money spinner unless you decide to make it your main business but it is a fun - and tasty - way to generate some extra income.