The background of the entire page is a dark, textured surface with a repeating pattern of gold bars and keys. The gold bars are stacked in the upper half, and several large, ornate keys are scattered across the lower half. The overall color palette is dark brown and black, with gold accents.

3 ANCIENT KEYS *to* WEALTH

Timeless Secrets For Building Your Fortune



WINTERVEE

Ambition • Abundance • Adventure

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INTRODUCTION

*"Abundance in life is achieved only when we tear down walls and fill our lives with light."
— Seth Adam Smith, Your Life Isn't for You: A Selfish Person's Guide to Being Selfless*

It is true that we all have walls of fear, anxiety, restrictive and negative thoughts built around us, which prevent us from reaching out to the wealth that lies in abundance near us. Most often, our perceived notions about wealth and its significance blind us in our life.

We still possess the middle class attitude of wealth, where after we accumulate a certain amount of wealth we are satisfied with our wealth and don't go beyond that level. But the reality is each of us have unlimited potential in us to go above and beyond the limits we set and amass wealth that we cannot imagine ever.

While becoming rich is what most of you dream of, not all of you attempt to make your dream come true. While some like the luxuries that wealth offers including luxury cars, big mansions, exquisite yachts and exotic travel, there are others who find the security that wealth provides a great lure.



With financial freedom, you can spend money without counting the pennies and live life as you wish without a boss breathing down your neck. The security blanket that money offers is something that most people crave for. And there are some who want to become rich because of fame and celebrity status it brings. And another rare group of people welcome wealth, because it affords them to spend on other needy and poor people and to create things that remain in memory for many generations to come.

While all these reasons are justifiable, the question of how to create or attract the wealth remains a big enigma. Some of the rich people today are in their present position because of the big businesses they have built over the years. Andrew Carnegie, the 'King of Steel' for instance, built companies that got him the money he craved. And there are many others like him including Henry Ford and John Rockefeller who run huge corporations getting other people to build the wealth they want to attract.

And there are people like Ray Kroc of McDonald's who helped franchisees to build a business of their own and profited from their success. Jay Van Andel and Richard DeVos, the multilevel marketers have gained wealth by sharing their expertise and experience with other people who in turn helped the next level and the success story continued on. The secret to wealth is not something that is buried deep underneath the earth or somewhere where you cannot reach it. It takes simple and doable steps, which anyone can adhere to.

Irrespective of what kind of business or job you are in, you need to understand that no man is an island. Good things emerge from shared experiences. You grow and develop as a person only when you learn to take on the challenges that life throws at you. It is in adversity that you learn how to succeed. When you are pushed into water and you don't know swimming, you persevere and learn to stay afloat, if you have a strong survival instinct. It is this instinct that will keep you from being bogged down by your failures.

Yes, your path to success is not one of roses! It has thorns too which try to slow or halt your progress. The only energy boost you need in your path to create wealth believes in yourself. Self-doubts should not be allowed to corrupt your thoughts. If you balk at the first adversity that comes your way, you cannot get anywhere. What I suggest is have faith in your intuitiveness, but at the same time don't depend on your instincts alone.

You need some hard-core facts and research too to get you ahead of the rat race and emerge rich, successful and most of all happy. But being impetuous and thinking you are undefeatable is not the solution either.

Perfection is not the answer to get rich. You need to aim at success and not perfection. Most of our childhood is spent on striving to be perfect. We are taught to get A grades, finish a project flawlessly or become fit and slim but the actual truth is in business and wealth creation, perfection is a liability you would be better off without than consider it as a valuable asset. In reality, it stops businesspersons from experimenting, taking risks and moving forward, being afraid of taking the wrong move.

Success is more related to failures you encounter and the process of unlearning all that we've been taught as the right thing to do from our childhood days. In fact, no man is perfect. Even if we acknowledge this in our inner most thoughts, we continue to chase perfection. When you accept that mistakes are part of life and start to gain guidance from the mistakes you can become empowered and be innovative, creative, and attract profit in spades. Being perfectly imperfect is the need of the hour in getting rich and when you do this right, you are sure to succeed in your becoming rich goal.

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When you dream of becoming rich, you are a step nearer to accomplishing something truly wonderful in life. And what separates a dreamer from the maker is a maker actually makes his dream a reality. When you look forward and concentrate on what others fail to perceive at first glance, you can attract wealth in abundance and increase it more.

This book deals with the ways in which you can achieve wealth in abundance and enjoy your success. I have put together three key reasons in this report on why you find yourself in a stagnant phase unable to attract and create wealth. And, besides these significant factors I've discussed on the simple, but highly effective strategies which boost your wealth building efforts 10 times over and chip away the reservations you have about building wealth.

From owning responsibility for your present state of wealth or lack of it, to the actions, you can take to change the wealth status and the ways to think big and act even more, this book will guide you on the vital steps that drive you towards creating wealth in abundance.

CHAPTER 1: IT'S YOUR FAULT YOU'RE NOT RICH

*"To say you have no choice is to relieve yourself of responsibility."
— Patrick Ness, Monsters of Men*

Delusion is one of the main reasons behind our lack of wealth. We delude ourselves into believing that all is fine, while our actions say the exact opposite. And in face of difficulties we try to blame it on someone else. This happens with you and those around you too. You can see this in your neighbourhood, at school and even in big businesses.

An overweight man blames his obesity on a fast food chain claiming it is their food, which has caused his condition. We blame our lack of wealth on various factors including, the government's policies, the state of our education, on our parents, and other such excuses. This blame game has pervaded in all walks of life, and will continue to do so because we find it easy to blame our situation on others. The simple fact is we are afraid of taking responsibility.

DELUDING OURSELVES

Delusional tactics are resorted to by us, when we refuse to or are uncomfortable with what is happening against how we want the situation to be. We make wrong decisions, make our worries worse, and end up hurting ourselves, and those around us. Our lives become an endless sequence of worries, troubles and financial difficulties, when we deliberately try to ignore reality and accept the fact that what we are and what we can become in future lies entirely in our hands.



This brutal honesty is necessary to wake us from our delusional path and take us on the path to create wealth in abundance.

TAKING RESPONSIBILITY

While it is certainly hard to take responsibility, which is the reason for most people blaming others for their situation, it is the key to financial success and for your wellbeing at the emotional level too. When you cast blame on others and refuse to acknowledge responsibility, you will lose accountability. In my opinion, it takes a lot of courage to own responsibility and even more to take action on it. But once you take the initial step, you will start noticing the positive changes and feel empowered. You will start focusing on what you need to do to change your state of affairs.

FINANCIAL INDEPENDENCE

Financial freedom is within your reach, when you take control of your finances and commit yourself to taking the necessary steps to create wealth and multiply it steadily. In my opinion, the financial state you are in is directly because of your attitude towards money that you have learned over time.


CHANGE YOUR PERCEPTION OF WEALTH


Wealth is not something that has to be shunned. It is not bad to desire wealth. The natural way in which the universe works is creation and expansion of life. Wealth is essentially a natural product of how universe works.

When you are working and not creating wealth, it shows that you are not treading the right path! Being wealth conscious is a vital necessity to succeed in wealth creation. While we all desire the world to be a better place and our lives to become, better than what it is now, we rarely ever own responsibility and take the appropriate action. But when you take the right action and as a result create as well as sustain wealth, it will benefit you and those around you immensely.

CHASING AWAY POVERTY

The poor state of your finances would become a thing of the past, when you make clear and informed decision on freeing of the myths and learned behaviour patterns that have kept you chained to the state of poverty. Some of the common myths that abound about money include:

 Feeling guilty about wealth: There is this wrong belief that being rich is bad. This is just a myth or social conditioning, which you need to come out of. In reality, it is good to create wealth, provided we do it the right way. When you create wealth, celebrate it and share it. Being conscious about your wealth needs taking responsibility and creating wealth successfully.

 Smart but not hard work is what being rich is about: While we all hate hard work, and clamour for the smart ideas that help us create wealth, the truth about wealth creation is you should earn your wealth for sustaining it and becoming even more successful. There is no short cut to becoming rich. You need to take the right path and maybe add some smart work and luck to it, but at the core the hard work is what makes you sustain and create wealth in abundance.

BEING WORTHY OF WEALTH

When you lack inner confidence and positive attitude, no matter how wealthy you are- you will not feel wealthy. When you are self-confident and have a positive outlook of life, you can gain the right perspective and will succeed in any venture you set out to do. Remember that your worth is not determined by the wealth you own. It is your self-confidence and positive outlook that raises your value. Those with self-esteem would attract wealth automatically.

TAKING ACTION

You need to take the right steps to create wealth. It is not sufficient if you have the right perspective of wealth. You need to act on the perception to create wealth and make it sustainable. Choose what your priorities are. Get rid of the negative thoughts and myths that abound about wealth. Try spending less time on insignificant things. Deciding on what is important to you will be difficult at the outset.

For instance, if you want to move into a bigger home from the smaller one you live in now, you need to make some bitter and hard choices like cutting down on the vacation expenses, managing with a single car and restricting your restaurant visits. While this may sound impossible and hard to give up and I can hear you say, “This is what I earn for” continuing with the spending pattern will only get you deeper in debt and you will have to work until the end. The financial freedom that you crave for will be just a dream for you.

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Well the reality can be harsh, but it is nevertheless true. You need to embark on an actionable plan on how you are going to get yourself out of the financial rut you are in. If it lies in your spending less than what you earn, you need to do it. Look in at the various savings policies, find out the ways you can cut down the expenses, do research on the lucrative investments you can make and more importantly make the effort, even if your finances are in dire status.

LEARNING FROM THE RICH

While you may not believe it, it is true that you can build wealth from nothing. It is not sorcery or some kind of magic. Trust me; there are several real life instances to prove this fact. Many of the millionaires and billionaires of today have been creating wealth this way. With sheer resourcefulness and success strategies, they have amassed wealth, which you deem as impossible.

If you want to get out of the rat race and make real money that leads you to financial independence these rich people show you how to. Where there is a will there is a way. We can create wealth in abundance if we want to. There are several stories of how people emerged from the dark depths of poverty to achieve wealth beyond imagination through their resourcefulness. Some have become rich setting up business from literally nothing.

Li ka-Shing, the richest man in Asia had to borrow money to set up his first company, which manufactured plastic flowers. His strong business sense and perseverance had led to the growth of his business and the now successful Chueng Kong Industries. He diversified into real estate, property development, construction and many other fields proving that it is possible to create wealth from scratch. Kenny Troutt whose net worth is pegged at \$1.7 billion did not have family backing, when he started Excel communications. In fact, he paid his college fees by selling insurance policies.

The richest man in Europe, Amancio Ortega is another apt example of how you can create wealth from literally nothing. Although his childhood was not luxurious, he managed to amass \$55.6 billion with just his creative power and sheer determination.



Although he had a job as manager in a local apparel shop, he did not remain chained to his job. He took responsibility for his financial state and observed the way people spent their money on clothes. Seeing that the expensive clothes had only takers in the affluent families, he planned to offer affordable clothing by purchasing low cost fabrics from Barcelona. It started a winning spree that is continuing unabated. He would have faced several hurdles during his rise to fame, but he persevered. And on his own effort has managed to come out of his financial troubles to attain financial success.

The above success stories show that you need not have huge amount of money to get rich. Most of the billionaires and successful businesspersons have achieved that state because they had the courage to take responsibility and be creative. Creativity is significant for building wealth successfully.

SECRET ABOUT WEALTH

One big secret about wealth I want to share with you is how the wealthy people perceive their wealth when compared to the ordinary masses. They understand the trick of when to go with the flow and when to move against it. The thought process of the rich is different from what an average person thinks.

This is why the results they get are different. And this is what makes the rich a cut above the rest. Money is a form of energy, which moves in tandem with the collective consciousness present in this world. If you desire to create wealth and keep on accumulating it, you need to know the right path to move on.

The key factor that makes the poor retain their poverty is the manner in which they perceive wealth. When you change your perspective, you can make the shift from poor to rich smoothly and fast. The thoughts as well as actions of a person making money successfully are in good harmony with wealth creation. While some of the perceptions that rich have about wealth creation can shock you and break what is considered as the norm in society, it is true that when you get rid of the limiting mentality that you cannot rise above your present financial status, you can make unlimited wealth yours for good.

The usual and dull way of doing business is to market a product that you believe is of high quality and of use to the masses. This is also the right and best way to conduct business, if the world is a perfect place. But since this is not the case, you need to alter your perceptions accordingly. Most often people do not have the trait of recognizing a good quality product that is sold to them. Even worse is the fact that most often people do not know what is right for them. So you need to get away from what you think is the right way to success.

Take for instance the coke companies that mint money like anything. In spite of the product being proved as not good for people in general, it is selling like hotcakes and making money for its makers. This goes to show that there are more ways to get to the success path and not all of them are what we had thought of them to be.

Most often thinking out of the box, get you more leeway than going with what is traditionally the right way. So get away from the victim mentality. Stop making excuses for your state of wealth or lack of it and start focusing on taking positive action to create or attract wealth into your life.

SURROUND YOURSELF WITH SUCCESSFUL PEOPLE

While a positive attitude and wealth creation mentality is ideal for achieving success, you need to consider those around you too. In my opinion, you are defined by those who surround you. While each individual has his own set of failures and successes, some of the choices we make are not necessarily the right ones. And one of them is being with negative and discouraging people. Although we try to retain our individuality, we essentially reflect the thoughts of those around us. The behaviours and actions they do resonate and influence the choices you make.

BE WITH PEOPLE WHO CARE FOR YOU

You need encouragement and the feeling of happiness to make any endeavour a success. This is possible only when you are with people who help you at your time of need and those who really care. You need to keep only such people with you and the rest are passersby whom you can ignore.

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To create wealth, you need to be in the right environment. It is your surrounding that shapes you and makes you a success. When you are in control of the actions you take, and on whatever choices you make, surrounding yourself with an engaging and positive environment will further tip the scales in your favour.

Look at the successful personalities in the world today, and the way they are in an environment of likeminded and successful people. You need to realize that even the most successful and powerful individuals have weaknesses like any other normal human being.

When they surround themselves with successful people who had been through a rough path that they had taken, they will gain more knowledge and power to sustain their wealth and emotional health. If you are seeing Jay Z and Warren Buffet having a dinner together this is probably the prime reason.

Be in contact with successful people, instead of people who don't make a difference in your life or are pulling you down with their failure stories. Notable figures or role models in our life need not be famous personalities. They can be someone whom you know personally or a close friend.

People who encourage you and guide you, so you can move ahead in your aim of wealth creation are the right ones to frequent.

Most often, our egos misguide us. We tend to ignore our weak points and keep them aside. What you need to do is accept your weaknesses and better still use them to move forward and reach where you wish to be.

LIKEMINDED PEOPLE HELP

If you are aiming at attracting wealth, be with people who have similar goals like you or those who have achieved what you want to do. If for instance, you want to start an online company, start networking with those who have already made it big online. These people have been where you are now and know the ropes, so they have a lot to teach you.

On the other hand, get rid of those who do nothing to encourage your dream. When you surround yourself with negative and toxic people, you are killing your dream of attracting wealth. These people do not have a positive impact on your life. They are like leeches who feed on you to take care of their needs.

Make sure you have around you thinkers, listeners and innovators. Individuals who have the undying need for a positive change, leave a lasting impression in your life and they are often more ready to lend a helping hand before they help themselves. When you hear their stories you can gain immense wisdom and learn things that can change your life positively.

EXERCISES

The initial step to attract wealth is to alter your attitude and thoughts:

- ▶ Are you still thinking that attracting wealth is wrong?
- ▶ Are you a victim of circumstances?
- ▶ Is your lack of wealth due to those around you?
- ▶ How do you perceive wealth?
- ▶ Do you think, you do not deserve to be rich?
- ▶ Is becoming rich impossible for you?

You need to clear your mind of the wrong concepts you have about wealth, so it can manifest truly in you. This can be done by focusing your thoughts and perceptions on wealth, prosperity and money.

Find a room or place where you would be undisturbed for some time. Consider wealth and its meaning in your life. Answer the above questions as honestly as you can. Write down the thoughts you have on this aspect. Write everything both negative and positive until you are devoid of any thoughts or ideas.



Try these out and experience their power:



I am attuned to attracting wealth in abundance.



I am rich and wealthy.



I will always find the way to make big profits.



I have plenty of financial opportunities.



I always find a way to make a large profit.



My life is focused on attracting wealth.



My bank account is increasing continuously.



Money is like an ever-flowing river in my life.



My positive outlook is reaping rich rewards.



I attract wealth in abundance.



I am worthy of wealth.

Our thoughts are our best weapon and when they are positive, we can use them effectively to create wealth. So instead of dwelling on negativity, think positive thoughts, focus on abundance, prosperity and wealth. You will feel the good vibrations and the positive change in your life.

CHAPTER 2: WHAT ARE YOU DOING TO CREATE WEALTH RIGHT NOW?

*“Action is the foundational key to all success.”
– Pablo Picasso*

By now, you would have understood that creating wealth is more dependent on how you take responsibility for your actions. Unless you take full responsibility for your lack of wealth, girdle up, and take the necessary action, creating wealth will remain just a dream. If you find yourself in a conundrum, chances are you are not taking any steps that are conducive to attract or create wealth now.

Either you are not doing anything or you have tried, but had failed in your attempts or if you are trying and it is not sufficient. This chapter is to help you take the massive action that will help you build the path to success and get worthwhile results.

WHY PEOPLE FAIL TO GET RICH GENERALLY

The key reason for people failing at their attempts to get rich is that we live in a society, which looks for instant gratification. From the food we eat and the gadgets we use, we are looking for quick fix solutions. We want everything to happen in a click of the button. However, the reality is getting rich quick is not easy or I should say, impossible, unless you do it by some illegal means, that is.

When you look at the easy path, it often ends in all your efforts becoming futile. In reality, there is no such thing as getting rich quick, as you have no shortcuts to success. For instance, if you copy an existing popular business model, which is making money now, it is certainly a shortcut. There is no guarantee that you may get successful too. However, of course there exist shortcuts like say you get to win the lottery, or are left a big fortune by some relative or marry a super-rich person!

The bottom line is you cannot create wealth without working towards it. When you put in the needed effort and some more and are ready to face defeat and start all over again, you can definitely reach success and attract wealth largely. If it's that easy wouldn't everyone be into it?

When you are creating wealth, the first and foremost thing you need to keep in mind is that there is no shortcut to become rich. Most of us do not develop the habit of patience and give up at the first sign of failure. While there are plenty of get rich fast schemes out there, they will not satisfy your dream of creating wealth, as they are not real. While you think that the shortcuts are easier to move in, they are the ways that take longer to reach your destination. Unless you adopt a consistent and patient attitude, you will not get anywhere. Just as the tortoise and rabbit story, slow and steady will attract wealth and help you reach success undoubtedly.

MASSIVE ACTION IS THE RIGHT WAY

When it comes to creating or attracting wealth, you should realize that it is your life and your money. Taking a slow but steady effort will give you the results you are after. Whether it is investing in mutual funds, stocks, real estate, or any other means you are trying, all you need for creating or attracting wealth is a consistent effort and plenty of patience. While on the outset it may appear as if your efforts are not bearing any fruit, you need to persist and refrain from expecting instant and quick results. When you slowly and consistently work towards building wealth, you are sure to reach your goal ultimately. Instead resorting to the get rich quick schemes that are short lived will only land you in deeper trouble than you are already in.

MASSIVE ACTION IS NECESSARY FOR MASSIVE WEALTH

Now that we've established about how futile shortcuts are, you need to consider taking massive action which is the only way to create wealth in abundance. Irrespective of any field, you want to excel in to create wealth, you need to take responsibility and seize the opportunities that come your way. You need to be well prepared.

Just like in a professional game where an athlete has to practice continuously and consistently to excel in the game, you need to put in as much effort as you can, make errors, pick up the pieces and continue on.

ACTIONABLE PLANS

When you are passionate, about whatever it is you are doing and believe in your ability to move mountains you can boost your confidence and efficiency. It is self-confidence, which helps you to take massive action, and without action, you will not get any results. Basically, four types of action are chosen by people. They include:

- 1. Doing absolutely nothing.**
- 2. Avoiding taking action.**
- 3. Taking normal action.**
- 4. Taking massive action.**

All the above action forms are used by people in different aspects of their life. For instance, a person who does not show any interest in his career and does nothing may expend his energy in another aspect like say his photography hobby, which he is passionate about. You may avoid your responsibilities towards your family, while putting in massive action when it comes to your career. So every person demonstrates all the above actions in some or other aspect of his life. When applied in the right way, these actions will help you move towards the right path of attracting wealth.

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Most people fall under the first three categories. Why?

People in general spend time in the first three action categories that is doing absolutely nothing; avoiding taking the actions they need to take or taking just the right amount of action to keep them afloat. While the first two actions lead to failure, the third action

will just get you an average lifestyle at the best. Massive action is taken up by people who have a passion to succeed and do so because of the massive level they indulge in.

While massive action is needed importantly to create wealth, you also need to know that all the four degrees should be used wisely in different situations and aspects of your life to gain the wealth abundance you are targeting at.

TAKING THE EASY WAY OUT



Doing nothing is a state where you are no longer inclined to take any effort towards learning, achieving or controlling important aspects of your life.

When you are totally into doing nothing in all aspects of your life, you have given up your dreams and do not care about anything at all. While many think that it does not require much energy to do nothing, it takes enormous effort to do nothing.

When you fail to do your morning walk, you are opening yourself up to more weight gain and the resultant impact of not looking good and risking various diseases in the process. Some signs of doing nothing include displaying lethargy, boredom and a general lack of aim in life.





People try to do nothing because they are content to be enclosed in their comfort zone and do not even attempt to take any positive effort towards achieving their goal.

COMFORT ZONE

We all prefer to be in our comfort zone as it reduces risk and stress greatly and gives us a mental security. Low anxiety and stress and regular happiness is what you get when

you are content with staying in your comfort zone. You need to push yourself just outside the comfort level, if you want to see amazing results.

But at the same time forcing yourself too hard can backfire. We all are in need of a comfort zone where we experience the least anxiety or stress as it helps us to understand the benefit we actually receive, when we make an effort to leave it. The advantages you get by moving out include:

-  Increased productivity.
-  Easy to set new targets.
-  Take unexpected things in stride and deal with them effectively.
-  Utilize your creativity in a better way.

THE AVOIDERS

Those who avoid taking action do it to avoid facing failure that they imagine may come as a result. When these people avoid taking action, they try to justify it as a good thing to remain in the present state of level they are in. By being nonresponsive, they can avoid further failures or rejection. This is similar to the first type of action takers, in the sense that it needs effort on your part. Most often, this behavior stems from our childhood where we are told to take care of every step, action or decision we take.

This is a state where most of us are in some or other area of our lives. You may refrain from investing in stocks, or venturing into a business or trying out a new hobby, because you had a bad experience. And the avoider has to spend much of energy, which he could use in other productive tasks by explaining why their avoidance is sound.

When you notice a person exhibiting this trait, which is preventing him from creating wealth, you can aid him with this book to help make the right choices. As long as you have decided to put in some effort, doing it towards productive work is the wiser and successful choice to make.

NOT KNOWING WHAT YOU ARE CAPABLE OF

The third state of action is where people take action but only at normal levels, which keep them satisfied just marginally. The middle class people essentially take up this normal level, which is actually dangerous, as it is considered as an acceptable behavior by most people. They believe that the amount of effort they put in is sufficient to create a life, career or marriage that they consider as normal. They do not create real wealth by this attitude.

Nevertheless this is what a wide majority do and why only a few handfuls remain successful. These people do not want to take any major risks and are upset by even a minor change in the financial or personal level leading to high degrees of hurt and uncertainty. Such an average existence will not lead to successful wealth creation and has to be shunned, if you are aiming at wealth in abundance.

FACTORS INFLUENCING WEALTH CREATION

The main difference that lies between those who have succeeded in wealth creation and the rest is their attitude. While the first three degrees of action do not get you towards your wealth creation goal, the fourth degree, which is taking massive action, will definitely get you there well and good! When you act in a disciplined, persistent and consistent manner, you are certain to achieve your wealth goal far effectively and efficiently.

HARD WORK IT IS

Success will not happen just by dreaming of it. You need both mental and physical stamina to put in the hard work needed to reach your goal of wealth creation. The appropriate attitude, consistent effort and self-discipline will drive you faster towards success.

When you work hard and smarter, you will find success in all your endeavors. In spite of the innumerable hurdles you face in your wealth creation goal, when you keep working towards your goal relentlessly, you can certainly attract wealth in abundance. Did you know that Thomas Edison has failed nearly 10,000 times before he invented the highly useful light bulb? While smart work is what everyone chooses, you need to put in some well-needed hard work, before you can ease up and start working smart.

There are many instances where you find hard work give you amazing results. Some of the self-made billionaires who exist today have reached the pinnacle of success by sheer hard work and grit. Starbucks owner Howard Schultz grew up in an underprivileged community but didn't let his background from keeping on working consistently and reach success.

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Oprah Winfrey is another excellent instance of how hard work and perseverance can get you great accolades and wealth. Born in an impoverished family to a teenage mother, she has managed to become a top earning celebrity who runs a leading talk show, owns a network in her name and donated millions towards the underprivileged girls of South Africa. These people did not have any financial backing or family support to tide by the rough times, but still managed to get to the top because of their hard work.

EXERCISE:

When you alter your attitude, you are sure to bring about a great change in your life. Take a sheet of paper and write down the answers to these questions
Look back into your life and find the situations where you had succeeded. Was the success because of your hard work?

- ▶ How did you feel succeeding?
- ▶ What do you need to keep yourself motivated and take up massive action even in face of failures?

- ▶ Here are some affirmations and tips that will help you chase away your fear of failure and embrace massive action readily.
- ▶ Positive affirmations
- ▶ Make sure the positive affirmations reflect on your strength, talents, attributes and competencies and focus on your wealth-building goal.
- ▶ I am intelligent and smart
- ▶ I can accomplish anything I set out to do
- ▶ I will become more confident and do better every day

While affirmations alone do not lead to results, they help you to adhere to your plan of wealth creation and move according to it, instead of being discouraged by setbacks. Once you set the momentum rolling, you will find that the path is indeed easier to travel than the shortcuts you had in mind.

CHAPTER 3: THINK BIGGER IF YOU WANT TO LIVE LARGE

"If you don't go after what you want, you'll never have it. If you don't ask, the answer is always no. If you don't step forward, you're always in the same place."

- Nora Roberts

It is common for people to put a limit to how much they need to earn. Most of their lives some people strive towards being middle class.

What does middle class denote? Middle class is defined more clearly by the aspiration of the middle class people rather than the income they earn.

So what do they dream of? A car, home ownership, health security, retirement income, college education and a few family vacations. This is what most middle class families target as their achievement limit beyond which they do not venture. They think that anything beyond this is unnecessary and uncomfortable. This chapter is to make the reader realize that it is allowed to dream big and work towards it. In fact, it is by dreaming big that you can attract wealth in abundance.

ABUNDANT WEALTH

How do you perceive wealth in abundance? Most often, we dream of wealth as something what others already have or their definition of what wealth is. We believe that by earning a certain income we have accomplished our wealth limit.

This happens more often, when we associate ourselves with negative people who make us believe that wealth is defined by a particular income of class. You may be of the belief that the middle class income is what you should aim at and no further, as it is what you need to be comfortably off. The main difficulty with middle class is it is associated with income level instead of a particular way of thinking.

BEING WEALTHY

Wealth is a relative terminology that means a different thing to people living in different parts of the world. What you consider poor in the United States may be considered as reasonably well off in other developing countries and rich in underdeveloped nations.

Some state wealth as determined by the time taken by you to survive in your present lifestyle, if you had to quit your job now. If your regular paycheck stops, can you get by for the rest of your life with the savings or other passive income you have.

I consider this as a more healthy description of what wealth is as it focuses on financial freedom, while you continue to live the lifestyle you dream of.

This is what you need to focus on when you try to attract wealth. It is not only making money that increases your wealth, but also how you save your money.

Why comfortable is not good.

When you are aiming at wealth in abundance by either increasing your career prospects, or venturing into a business or by some other means the key to success is moving out of your own comfort level and start thinking beyond it, even if you feel uncomfortable about it.

When you continue to do what you have been, doing all along what you come up with will be ordinary only. The only way out of this dilemma is to begin on something out of the ordinary.



Take investing money for instance, you do not venture into it as you think it is for the rich people with lots of money to spare. But in reality a new and self-responsible farmer who has just started his farming career can save considerable sum of money in the long term, which is further enhanced by compound interest.

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People avoid the stock markets because they think it'll crash, or that they cannot trust anyone. They are just comfortable saving with the 401k and whatever they manage to save after all expenses in a month. This is what I call financial comfort zone.

You feel secure about your investment and don't want to take any risk by investing in the market. By not taking, any massive action, you stand to lose on several thousands of money in the long term, which you can avoid by moving out of what you think is comfortable.

WHAT THE RICH DO

The middle class is no longer, what it was a few decades back. Now the middle class is a segment of society that is shrinking fast and more people would likely be either rich or poor. As said before being comfortable is not the way to attract wealth in abundance. It is only when you take risks and be uncomfortable that you stand to gain wealth beyond your imagination.

Think out of the box and consider the options you have. While the chances of your failing in the attempt are more, it is good all the same as you are making an effort towards creating wealth, which is important.

LIVING BEYOND YOUR MEANS

Middle class people often spend their money on possessions. They aspire to get brand new model cars, do extensive interior and exterior décor and all other things that make them look rich. The rich people on the other hand aim at increasing their wealth rather than spending it.

Take Warren Buffet, for instance, who still resides in the home he had bought back in 1958, which he had purchased for \$31,500. Spending beyond your means is something that will hamper your wealth creation plans greatly. Instead, focus on saving and more importantly investing money you earn. Instead of shopping for expensive luxury items, start shopping for the right investments. Saving your money as I said before is one important way toward wealth creation.

DREAM BIGGER

What you need to do is go above and beyond what you think is the middle class income, but retains the mindset of the middle class. Although middle class mindset is centered on being inside your comfort zone there are some positive strategies that you can use to create wealth in abundance.

LIVING WITHIN YOUR INCOME-THE BEST WAY TO SAVE

When you manage to live within your income and save some of it with a little planning and good organizational skill, you can build wealth even if your income is not considerable. The middle class mindset of saving money is quite a good one, as it is a major way to build wealth.

You need to take care of your net worth, which is more important as it includes the debts and assets you own instead of just your income. While going on a spending spree is what you think of when you get a pay raise, it will not increase your wealth. Instead, start using the additional income on paying off the debts or buying property or both.

FIND ADDITIONAL INCOME






If you want to increase your savings and take care of your debts effectively and fast, you need to find ways to get extra income. There are tons of ways to get additional income. You can take up freelancing, do affiliate marketing, set up a blog or turn your hobby into an income-earning job etc. There are several ways to get more money.

GO FOR AUTOMATIC SAVINGS

When you have a particular amount of your income saved automatically before it reaches your hands, it is a great way to save and build your wealth. You need not think about the set up once you start it initially and the savings accumulate and compound giving you more wealth with less effort.

REDUCING FIXED EXPENSES- BEING FRUGAL HAS ITS BENEFITS

Every household has a fixed set of expenses including, phone bills, rent, cable bills, insurance, groceries and many more. You need to find some way to cut down on the bills and save the money you get, by the reduction. Some of the ways include:

-  Use Amazon, Netflix and other such services instead of your cable bill.
-  Find a cheaper home to rent.
-  Use coupons for shopping.
-  Use cell phone and ditch the landline.
-  Try refinancing mortgage, so you get a lower rate.

There are many other such frugal ways, which may seem trivial, but when added up give you considerable savings.

SAY GOODBYE TO DEBT

The best thing that you can do to create wealth in abundance is paying off all your debts. This will increase your savings and wealth creation. The extra bills you had to pay towards the mortgage and other loans would stop dragging your finances down and saving will be more effective and easier!

INCREASE YOUR SAVINGS

When you start saving early on, you can have better wealth creation as the compound interest adds up to a considerable sum. Instead of spending money on expensive clothes, appliances and gadgets remember that money is paramount wealth. For instance, if you start saving \$200 from your monthly income and be consistent in the savings in 25 years with a return of 7 percent, you will have half a million in your savings!



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Wealth creation is like constructing a wall made of bricks. You place one brick over the other and ensure it is strong before you proceed. Saving is done similarly. You need to set some realistic goals and accomplish each one before moving on.

OVERNIGHT WEALTH BUILDING

While overnight wealth building is a myth, a good thing you can do is start a savings account for emergencies like when you have accidents or lose your work. The emergency savings also comes in handy for household maintenance expenses. The emergency savings should be about six months or at least three months of your take home salary.

BUDGETING




Budgeting is not for the middle class alone. When you spend money frugally and avoid expenses as much as you can, it will help in increasing your savings and wealth. A budget plan helps to control the spending you do. When you spend less than your earnings, you get more money to save.

EXERCISE

To create wealth in abundance, you need to ask yourself what it is you yearn for. Is it reaching the stars or just the middle class limit of money objective you are after? Take a sheet of paper and pen and write down the middle class mindset strategies that I had outlined earlier in this chapter. Start with planning a budget and cutting down on the expenses. Look into the different ways in which you can save and invest the savings in. Don't be afraid to invest in stocks and other assets. When you have the savings plan written down, you can make it a point to follow it routinely.

Start from your daily expenses and try saving money even in simple day-to-day things. You will find by the end of the month the amount you have managed to save, which will be truly amazing. Wealth creation is well within your reach, if you make the effort to get out of your restrictions and reach out taking on the challenges with confidence and determination.

Practice these affirmations daily:

-  I'm attracted by wealth and it is attracted to me.
-  Making money gives me a good feeling.
-  I deserve to make money and enjoy using it to help my family.

The affirmations help in giving you confidence to attract wealth and make it an integral part of your life. And luck will not be the major player in your wealth creation goal.

You now have the 3 ancient keys that will change everything you've ever known about creating limitless wealth in your life. But did you know that these 3 keys to wealth are only a handful of secrets that have been kept from you for centuries?

There are secrets in this world that have granted emperors and kings of ancient times limitless power over not only their people, but over every aspect of their lives. Wealth, success, power... all these can be yours, if you know their secrets.

[Watch this FREE presentation](#) to discover these ancient secrets, and how they can grant you the life you've always wanted.

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Yours Truly,

Winter Vee