

PART I

THINKING
WEALTHY

Money is a concept. You can't really see or touch it (unless you are holding a gold bar in your hand). You can only do that with some physical symbol of it like paper currency or a check. They're bits of paper, yes, but bits of paper with enormous power.

The concept of money comes with a lot of baggage to most of us. We have an inherent belief that it is good or bad and that wanting it is good or bad. That loving it is good or bad. That spending it is good or bad.

What I am going to suggest in the first few Rules is that maybe, just maybe, how we think about wealth might be holding us back from having wealth. If, in our heart, we believe (even subconsciously) that money is a bad thing and having lots and lots of it is a really bad thing, then chances are we might be undermining our own efforts, unwittingly, to get lots of it.

I am also going to get you to look at how much effort you are prepared to put into making money. It's a bit like a sport—the more you practice, the better you become. Likewise, you can't make money while being lazy. You've got to put in some work here, you know.

You've also got to know pretty intimately what you want, why you want it, how you think you are going to get it, what you are going to do with it after you've got it—stuff like that. No one said this was going to be easy.

RULE 1

Anybody Can Make Money—It Isn't Selective or Discriminatory

The lovely thing about money is that it really doesn't discriminate. It doesn't care what color or race you are, what class you are, what your parents did, or even who you *think* you are. Each and every day starts with a clean slate so that no matter what you did yesterday, today begins anew, and you have the same rights and opportunities as everyone else to take as much as you want. The only thing that can hold you back is yourself and your own money myths (*see Rule 5*).

YOU HAVE THE
SAME RIGHTS AND
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AS EVERYONE ELSE
TO TAKE AS MUCH
AS YOU WANT.

Of the wealth of the world, each has as much as he takes. What else could make sense? There is no way money can know who is handling it, what his qualifications are, what ambitions he has,

RULE 1

or what class he belongs to. Money has no ears, eyes, or senses. It is inert, inanimate, impassive. It hasn't a clue. It is there to be used and spent, saved and invested, fought over, seduced with, and worked for. It has no discriminatory apparatus, so it can't judge whether you are "worthy" or not.

I have watched a lot of extremely wealthy people, and the one thing they all have in common is that they have nothing in common—apart from all being Rules Players, of course. The wealthy are a diverse band of people—the least likely can be loaded. They vary from the genteel to the uncouth, the savvy to the plain stupid, the deserving to the undeserving. But each and every one of them has stepped up and said, "Yes please, I want some of that." And the poor are the ones saying, "No thank you. Not for me. I am not worthy. I am not deserving enough. I couldn't. I mustn't. I shouldn't."

That's what this book is about—challenging your perceptions of money and the wealthy. We all assume the poor are poor because of circumstances, their background, their upbringing, and their nurture. But if you have the means to buy a book such as this and live in comparative security and comfort in the world, then you, too, have the power to be wealthy. It may be hard. It may be tough. But it is doable. And that is Rule 1—anyone can be wealthy; you just have to apply yourself. All the other Rules are about that application.

Decide on Your Definition of Wealth

So, what, to *you*, is wealth? This is one you have to sit down and work out in advance if you are going to get wealthy. My observation is that wealthy people invariably have worked this one out. They know exactly what, to them, wealth means.

I have a wealthy and extremely generous friend who says that he knew long ago when he was starting out in business that he would consider he had made enough when he wasn't living off the money he had amassed (which we will call his capital). Nor would he be living off the interest on his capital. No, he would consider himself wealthy when he was living on the interest on the interest on his capital. Sounds good to me.

Now, this friend knows how much his interest on the interest is making him, pretty much by the hour. Thus, if we all go out for a meal in the evening, he knows (a) how much the meal has cost and (b) how much he has made while eating the meal. He says that as long as (b) is more than (a), he is happy.

This is setting the definition of wealth pretty high, you might think. Maybe you wouldn't want to set it this high. And that's fine, of course. Then again, maybe you'd want to put some kind of figure on it. In the old days, everyone wanted to be a millionaire. That was an easy one to judge if you'd gotten there or not. Today, there are a lot of people who have houses worth more than that, and they wouldn't consider themselves wealthy at all and yet haven't quite gotten around to upping the ante to wishing themselves billionaires.³

³ Sorry, but to me a billion is a million million, and I won't be persuaded otherwise.

RULE 2

My own definition, for comparison, is having enough so that I don't have to worry about having enough. How much is that? I never know. There always seems to be more to worry about—and less coming in. But seriously, I feel that I have been “comfortable” since I started counting in thousands of dollars rather than in ones. I know to the nearest thousand how much I've got, how much I need, and how much I can spend.

For some people, not worrying might mean having enough to pay for any emergency that might arise in their family or home. So how will you define it? By the number of cars you own? Servants? Cash in the bank? Value of your house? Portfolio of investments? There are, of course, no right or wrong answers, but I do feel that until you've worked this one out, you shouldn't read on. If we don't have a target, we can't take aim. If we don't have a destination, we can't leave home, or we'll be driving around in circles for hours. If we don't have a definition, how can we monitor or judge success? If we don't do this, how will you know if this book has been helpful to you?

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Set Your Objectives

By defining what you mean by wealth, you now have a destination. Setting your objectives is establishing a timetable to reach that destination. It's quite simple. If you know you are going to drive to a certain place, it makes sense to know

- What time you are leaving home
- What time you expect to arrive
- What route you are going to take
- What you will be doing when you get there

Getting rich is the same. You will want to know in advance what rich means to you, how you intend to get there, how long you expect it to take, and what you are going to be able to do or want to do with your money when you get it.

So, having defined what wealth means to you, can you now see the importance of setting your objective? Think about how you intend to get rich and how long it is going to take you, and then set your objective. It might be simple: "I am going to be a millionaire by my fortieth birthday, and I shall make my money by running my own property development company."

That was easy. Well, it was for me, because I'm only making up an example for you. For you, I wager it's going to be pretty hard. This is because you won't have thought about this before. Oh, I daresay you might have had a casual dream—I want to be very, very rich and/or famous and/or successful. But few people—only the rich, famous, and successful ones in my observation—actually decide what and when and how. You have to define wealth if

RULE 3

you, too, want to be wealthy. And I assume you do, or you wouldn't be reading this far. Good for you.

Now set your objective. I can wait.

Back already? How did you do? Your objective has to be realistic, honest, and achievable. By realistic, I mean that setting an objective of being the richest person in the world might happen, but it isn't going to. It isn't realistic.

Honest means you have to be true to yourself and set an objective that you can live with and work with. Lying to yourself means your objective will fail. Lying to others means it will fail.

Achievable? Yes, that too. If you know nothing about property and aren't interested in learning, have no capital, and can't get a mortgage, setting an objective to be a property developer isn't realistic, honest, or achievable.

Happy with what you've got? Good. If not, try it again, and let's move on. I want to get you up and running as soon as possible.

YOU WILL WANT TO
KNOW IN ADVANCE
WHAT RICH MEANS
TO YOU, HOW YOU
INTEND TO GET THERE,
AND HOW LONG YOU
EXPECT IT TO TAKE.

Keep It Under Your Hat

Now that you have embarked on a new journey, a new direction, it might be worth keeping it under your hat. There may come a time when you will need to discuss what you are doing with money mentors (*see Rule 64*) but, for the moment, don't broadcast what you are doing. There are several reasons for this:

- Other people's opinions can often be negative, and this can put you off.
- If everyone is doing it, there may be less room for you.
- There's no need to give away all your best ideas.
- Having other people discussing your business among themselves is never good for you.
- You don't want to be seen as preaching or trying to convert people to your way of thinking.
- No one else really wants to know what you're up to. If someone asks how you are, reply with a simple "Fine" rather than a lengthy explanation of what you are doing.
- It's nice having a secret. It gives you a warm, smug, glowing feeling.

If you go around broadcasting what you're doing, there will be people around you who will get jealous and will do almost anything to put you off. After all, you are saying goodbye to them in a way. You are proclaiming that the old you, the old lifestyle, isn't good enough any more, and you are off to new pastures. Of course, people are going to be unhappy about that. So keep it under your hat. That doesn't cost anything or require you to do anything.

RULE 4

NOW THAT YOU HAVE
EMBARKED ON A NEW
JOURNEY, A NEW
DIRECTION, IT MIGHT
BE WORTH KEEPING
IT UNDER YOUR HAT.

Let this be our little secret. Carry on learning and practicing the Rules, but just don't go telling all—no matter how much you think they might benefit from reading this book. Leave a copy around by all means, of course.

The interesting bit is that even if you did go telling all your friends, they would be unlikely to do anything about it. Most people would rather watch television than drag themselves out of their pit of poverty. I am thinking only of you when I say keep it under your hat. Anyone who gets religion of any sort needs to keep a tight lid on it. People really hate being preached at, lectured at, encouraged to think about their lifestyle, or told that what they are doing isn't good enough. Gaining prosperity is one of those things you do privately, clandestinely, surreptitiously. It's not that there is anything wrong. It's just that it's best done alone.

Most People Are Too Lazy to Be Wealthy

You have to get up early, work hard all day, and go to bed still working on your objective. Yes, money *does* sometimes grow on trees—or so it seems. Yes, people *do* win the lottery, the jackpot, the big prize. People *do* get sudden inheritances from long-lost relatives. Yes, people *do* suddenly find fame and fortune where they sought for none. But it isn't going to happen to you. Well, the odds are that it won't. If you set your objective as, *Win the lottery and live in the lap of luxury forevermore*, then read no further. Put this book down, and go and buy lottery tickets. If your objective is a little more realistic, read on.

Most people are too lazy to be rich. They may say they want to be rich, but they don't. They may buy a lottery ticket as a sort of half-hearted gesture of wanting to be rich, but they aren't prepared to put in the work. They aren't prepared to make sacrifices, study, learn, work their socks off, put in the effort, and make it a determined and concentrated focus of their life.

And for a lot of them—not you—it is because they believe that if they want to become rich and work hard to do so, they are somehow tainted with evil (*see Rule 6*). But is it okay to work hard to make money? Is it a worthwhile thing to want? It depends on why and what you are going to do with it, I guess (*see Rule 8*).

Most people don't want to do the work. Yes, they want the money, but only if it comes to them by accident, by luck, or by chance. Then it's okay. Then it's not tainted with sweat and work and passion and focus.

RULE 5

MOST PEOPLE ARE
TOO LAZY TO BE RICH.
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WANT TO BE RICH, BUT
THEY DON'T.

I think if you look at anyone rich enough to be a role model—Bill Gates, Richard Branson, Alan Sugar, Warren Buffett, Gordon Ramsey, James Dyson, Petr Kellner⁴—you'll notice only one thing in common—they work their socks off. They might make their money from computers, sales, cookery, business, the film industry, vacuum cleaners, pop music, radio stations, whatever. But the one thing they all share is the ability to do more in a day than most of us do in a month.

That's the wonderful thing about wealth—it's lying around waiting to be claimed (*remember Rule 1*). Those who claim it are the ones who get up early, work hard, and put in the hours.

And you are going to have to as well. I don't have loafers, weight shifters, or decorative spongers on my team. I want hard-working, dedicated, focused, ambitious, driven moneymakers. With a sense of fun, of course.

⁴ I did have a bet with myself that you wouldn't have heard of him—the Czech Republic's first billionaire.

Understand Your Money Beliefs and Where They Come From

We all grow up with money myths. We get a lot of them from our parents and the way they bring us up. I can still hear my mother saying, “A penny saved is a penny found,” and to this day, I still have no idea what it means. Maybe I’m lucky. My money myths are based on a lot of nonsense like that. But most of us have the following ingrained beliefs:

- Money is the root of all evil.⁵
- Money is dirty.
- I don’t deserve to be rich.
- Money is only made by the greedy and dishonest.
- Money corrupts.
- You shouldn’t brag about money—never say how much you earn, are worth, or paid for something (unless it is a bargain).
- You can’t have money and be “spiritually pure.”⁶
- You lose your friends if you get rich.
- You have to work too hard to get rich.⁷
- Happiness and money make poor bedfellows.
- The more you have, the more you’ll want.
- It is somehow better to be poor.
- I wasn’t meant to be rich—if I were, I would have been by now.
- I’m not the right type to be rich.

⁵ It is actually the *love* of money that is supposed to be the root of all evil, but is it a belief of yours?

⁶ Whatever that means.

⁷ See Rule 5.

RULE 6

Have a quick look. Check which ones you believe. Check which ones strike a chord with you. Now you have to do a bit of that old-fashioned hard work. Write down ones that mean something to you. Add ones I've missed—there will be a few. Then work out why you hold these beliefs. Is it something you have actively thought about, reasoned out, dedicated some research to? Or are they inherited, left over, or picked up along the way?

Get rid of any that you can question and accept as nonsense. Discard any that simply aren't true. And chuck out any that stand in the way, hold you back, or stop you from making some money.

**GET RID OF ANY BELIEFS
THAT YOU CAN
QUESTION AND ACCEPT
AS NONSENSE.**

What you should be left with is none at all, nothing, a blank sheet. Now you can write new beliefs, such as

- Money is okay.
- Wanting money is okay.
- I am going to be wealthy.
- I am prepared to put in the work.

Wealthy people have none of the troublesome money myths that we poorer people have. They have purged them or never had them. If we, too, purge them, we stand a better chance of getting there.

Understand That Wealth Is a Consequence, Not a Reward⁸

If you work hard at making money, you stand a better chance of becoming rich. You have to accept that money is a payment given to you for clever thinking and hard work. The harder and smarter you work, the more you will earn. You aren't given the money by a committee who examines whether you deserve it or not, whether you have been good enough or not. It is a direct consequence.

YOU AREN'T GIVEN THE
MONEY BY A COMMITTEE
WHO EXAMINES
WHETHER YOU
DESERVE IT OR NOT.

We often look at someone who has money and make all sorts of value judgments about whether they deserve it. We all do it. I was reading about Calvin Ayre, the Internet bookie from the UK who has grown very rich running online gambling. He has

⁸ I use the word “reward” in the sense of a prize or bonus, not as a payment or remuneration.

RULE 7

something like 16 million customers in the United States. The U.S. Department of Justice isn't very happy about this and wants to shut him down. You can read all about him on the www.Forbes.com website (home of the really wealthy folk). If it isn't your home page, it ought to be. You are in this to be wealthy, which means understanding where wealth comes from.

Back to Ayres. He has grown rich exploiting an alleged U.S. law loophole whereby what he does is alleged to be illegal, but he isn't in the country to commit any crime. Do we judge him? I don't. I study this information to see if I could make use of it. What might be wrong is the gambling. But I am aware that his consequence of hard work has been lots of money.

I was watching a TV program the other day about a man who cleans and polishes cars for rich celebs. He charges \$10,000 for car washing. Mind you, this does include polishing. Now, is his money a reward or a consequence? I don't think he would see it as a reward. It's the price he sets, and customers pay him because he is the best car cleaner in the world. The consequence of his business idea, skill, and effort are to be very well paid.

See Wealth as a Friend, Not the Enemy

Writing this book has made me question my own attitudes toward money in a big way. And it was an interesting process to go through.

We all have to handle money. We all have bank accounts and credit cards and loans and overdrafts and mortgages. We all deal with the paraphernalia of money every day of our lives. We all need/want more. So what's the problem?

It's all about what goes on in our heads. Like you, I handle money, spend money, and save money. And I want to do so more efficiently, more happily.

So before I could write this for you, I had to undergo a rigorous investigation of my own motives, myths, and inherent stuff. And I came to accept that money is neither good nor bad, neither friend nor foe. It is not the evil we have come to believe. Without it, life disintegrates. Money is the oil that smooths life for all of us. What we do with it—*see next Rule*—is the good or bad, the right or wrong, the friend or foe.

MONEY IS THE OIL THAT
SMOOTHS LIFE FOR
ALL OF US.

RULE 8

Repeat after me: *Money is fine. Money is great. Money is necessary. Money is okay. Money is my friend, not my enemy.* Repeat this under your breath, of course, or your family and friends will think you've gone nuts. Learn not to fight money or be embarrassed about having it when you do.

Finally, having money, working toward getting wealthy, doesn't mean you have to change your politics at all. You can be left-wing—radical even—if you want. One of the richest men in Britain is a Labor minister (Lord Sainsbury). Having money won't detract from that at all. Having money won't lessen your spiritual virtues or your karmic harmonics or affect your future incarnations. I promise. What you do with it might, but money is inherently your friend, not foe.

Decide What You Want Money For

This is part of your defining, setting an objective process. There are no right or wrong answers. For example, making a fortune and spending it all on cocaine seems, to me, like a foolish thing to do. But that's personal. You might find a problem with me spending mine on a decent *Châteauneuf du Pape*. We all spend on what we think will satisfy us, make us happy. We all choose our own pleasures, and it's not for me to sit in judgment on anyone else.

So, what do you want the money for? Why do you want to be wealthy? The answers you give will tell you a whole lot about your hidden money myths and how you really see money.

WE ALL SPEND ON WHAT
WE THINK WILL SATISFY
US, MAKE US HAPPY.

Sometimes, it's very simple: We have a dream and need the money to fulfill it. The dream comes first. Gerald Durrell had wanted a zoo since he was a small boy and wrote 36 bestselling books, which helped to fund his zoo. What's your dream?

RULE 9

It might not be that simple, however. I asked a close acquaintance why she wanted to be wealthier the other day, and the results were quite revealing. She said she wanted to be “better off” so that she could give her children more. And in giving them more, they would stay at home longer. If they stayed at home longer, she wouldn’t have to face a possible old age alone. So, basically she wants to be wealthy to stave off loneliness.

Another acquaintance said he wanted to get wealthy so he could have adventures. When pressed further, it seemed his adventures were the “running away” sort where he could be young, free, and single again.

Is money really the answer for either of these people? Is it for you?

When you know what you want greater wealth for, think also about alternative ways to meet your needs: I stated that I wanted to be wealthy so I could pay for medical care for any close family member who might need it. I could invest in some simple medical insurance to cover that instead.

Consider also what you *don't* need more money for. I like my toys—cars and boats—but have found that my investments in such things haven't increased as my income has gone up. I still like old cheap sports cars and old boats that need plenty of maintenance. My motivation isn't to be able to spend loads on new things. I don't need more money to buy new cars and boats. Do you really need as much as you think? If so, fine. You just need to be sure and be clear about it.

So what's your excuse? What do you want money for? Set your own agenda, and keep it to yourself. And whatever you write down—and I do recommend that you write it down because it makes it so much more real—keep it secret, keep it safe. It is a useful exercise to look back on one day and see if your dream and achievements match.