

*Top Producing Techniques*

***Million Dollar Mentor***

The background of the page is a solid dark red color. In the center, there is a faint, semi-transparent image of various US currency, including several coins and a \$20 bill, scattered across the surface.

# Million Dollar Mentor

A Fable and Four Facts on Real Estate Success



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## **Million Dollar Mentor**

A Fable and Four Facts About Real Estate Success

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## Introduction

Perhaps you are reading this book as an accompaniment of the Real Estate Home Course, *Top Producers Told Me*, or perhaps, you purchased it as a stand alone. Either way, you are in for a treat. While it's my contention that the Course can create amazing results, I also know that this little gem is the frosting on the cake and the yeast that makes it rise in the first place.

Anyone who is interested in real estate should read the Course, apply all the lessons, and then keep this little nugget of gold as close at hand as possible. The combination of both approaches will help you reach heights of success you never even dreamed were possible.

Here's the catch: *You've got to have an open mind.*

While the Course itself is quite authoritative, based on many years of industry practice, accumulated experience from numerous top producers, and innovative marketing and customer service techniques---it's what I call a "left brain learn." Yes, you will absolutely learn everything you need to know to take action and be successful in real estate sales. This is all laid out in precise manner in the Course text.

That said, there is also what I call a "right brain approach," or more appropriately, "an inside job" that also needs to be addressed. Even the most incredible textbook in the world is only worth the paper it is typed on if the one reading it does not have the drive, intention, faith or clarity to understand it. This is where the book you're holding in your hands comes into play.

The mind is the most powerful force in nature. It is also the most underused and undervalued asset that we humans possess. Life becomes a million times easier, more joyful, productive, and profitable, once we grasp the concepts you are about to learn.

Consider the *Top Producer Course* the car, and this book the key; the vehicle is what takes you where you're going, but you've got to start the ignition first. What you are about to discover can open any lockbox in the world...just wait and see.

## First, the Fable

William Wannamaker was tired. He'd spent the most ambitious part of his life working for someone else, helping someone else get rich. When he'd first started with the Telegram Telephone Company, he was bright eyed and bushy tailed. He and his new wife had moved from Texas to California and were full of hope and enthusiasm to begin their future in the land of sunshine and movie stars.

Now here he sat a half a cup of cold coffee and a computer screen full of unread emails. William sighed deeply. Just then, a co-worker and long time friend, Joe, popped his head in to the office.

"Hey, Bill Buddy, you want to go down stairs and grab a cup of Joe?"

William appeared to be deep in thought, when in reality, it was more like despair.

"Um, sure, I can use a break." He took one more look at his computer screen, the messy stack of scattered papers and piles that adorned his desk, and stood up. "Let's go."

"So what's up Bud, you seem down in the dumps?" Joe asked.

Joe Nice had been the first person William met when he started his job nine years earlier. Joe worked in the marketing department as a copywriter, and William had been hired to supervise the customer care telephone staff. Basically, when people called the telephone company for any kind of service, they would reach one of the customer service representatives that William supervised. Back then, William also acted as a customer service rep, acting as back up when the other reps were busy on the phone with customers.

William had been yelled at, cursed at, and hung up on numerous times over the years. It wasn't his idea of a great job, but then, all jobs are a headache, he would tell himself, and his wife, after a particularly bad day. William's salary was just enough to support the two of them in their tiny apartment, but before too long, his wife yearned to expand their family and their living quarters as well.

After two years of grueling phone work and paperwork, William was finally promoted to outside representative. He loved his job again, at least temporarily. In his new position, he was able to visit clients and prospects and tell them about new services. He could take them out to lunch and socialize as much as sell. And he was good. So good in fact that the Telegram Telephone Company decided he should teach other account representatives how to do the same thing.

At first this new opportunity seemed terrific. William's wife, Susan was delighted

because with his new salary, they could start looking for a bigger place to live. And they did. Susan got pregnant and gave birth to beautiful little boy. But those first five years in his new position didn't exactly sail by. There were long drawn out meetings, lots of telephone conferences, and more paperwork than ever, budgets and business plans that seemed like a bunch of wasted time. Meeting work goals no longer thrilled William because there was no kind of added incentive, compensation, or even a mere pat on the back. He would have worked slavishly if simply acknowledged for his effort. Worse yet, being stuck for ten hours at a time in the same tiny, windowless office had eventually made William, well, grumpy.

"Did you hear me, man?" Joe asked, speaking a little louder to overcome the chatter of the other people in line.

"Huh? Oh, sorry, what'd you say?"

"I asked what in the heck is going on with you. You been inhaling car exhaust or what?"

"Just burnt out I guess." William said.

Just then, a man in a very nice and obviously pricey suit and his female companion got in line behind William and Joe. William tried not to stare at the man, who seemed to just be beaming with joy. The woman, too, seemed happy.

"Yeah, things have been a little hectic, but hey, aren't you and Susan taking vacation in spring?"

Spring? William's mind raced. It was only October. Spring was a long ways away. And it was only a week. One lousy week they got to take their son to the cabin they rented in Lake Tahoe. And for what? To turn around and come back and work the nine to five gig for another few months until the second and last week of vacation was taken? And besides William Jr., "Billie" was only six so, with their budget, there wasn't much they could do on vacation but take walks, have picnics, feed the ducks, and play games. That was okay with William; he'd much rather be playing hide and seek with Billie than staring at a spreadsheet all day long.

"April, Joe, vacation's in April."

Joe's attention was diverted to an attractive woman he had been trying to get the courage up to flirt with for six months. She had just walked in and was talking to another tall blonde woman in a business suit at the front door of the café.

The line moved up and William found himself listening in on the conversation between the well dressed man and his lady friend.

"Well, realistically, we're looking at a 30-day escrow." The man said.

"Very good—do you expect any funding issues?" The woman asked him.

“Nope, their credit’s clean as a whistle and the other agent faxed a pre-approval over last night.”

“Good, let’s get it going then! Is this line *ever* going to move?”

Real Estate. Williams’ mind immediately darted to the time he and Susan bought their home. How fascinated he was with the entire process, all of it, from beginning to end. He had told Susan what a great job real estate would be, and Susan had told him to get his license and try it out, part-time to see if he really enjoyed it.

“Sir, helllllo?” The short, squat Hispanic woman behind the counter was trying to get William’s attention. “Sir, your order?”

Suddenly both William and Joe realized they had been dazing off in their own unique dreamlands. They ordered their coffee and found a place to sit. “Why don’t you just introduce yourself?” William asked, almost amused at Joe’s unlikely shyness.

”Huh? No, I mean, I will, it’s just, I dunno, still feels weird.”

Joe had been divorced for nearly a year and still hadn’t dated anyone. Friends and family members tried to encourage him to get out and about, but instead, Joe had thrown himself into work. He’d worked his way up to marketing director, and was given a company credit card, along with 12-hour days and more headaches than a bottle of aspirin could address, but he didn’t seem to mind. He seemed to accept his lot in life just fine, not complaining much and never asking for more.

”You’re never going to know unless you talk to her.”

”Know what?”

“If she’s interested, if she’s seeing someone...if she even *works* in the building.”

Joe quickly dismissed William’s comments and they drank their coffee in the cluttered sounds of at least a dozen conversations drifting in and out of earshot.

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It was the following Friday afternoon at 4:00 p.m. when William was fired.

“What do you mean, ‘laid off?’” Susan asked in a panicked voice.

“I mean laid off, fired, canned, no more working at Telegram, what do you think I mean?” As the shock wore off, William’s wounds became more painfully apparent.

“Honey, what happened? What will we do?”

Susan had always been on the somewhat over reactive side, but this time William couldn't blame her. After all, his near-measly income had been the main source of income all this time, but at least Susan had recently started working part time when their son went to first grade in late August.

"I don't really know. I mean, there's been rumors of lay offs for months...I just, I just figured they were rumors." William shrugged his shoulders in defeat and looked into his wife's eyes for an answer.

"Okay, honey, tell me exactly what they said, who did it? Sam?"  
Sam Oweme had been the person who hired William years earlier. They were friends of a professional nature.

"Yeah. Sam was all broke up about it, told me he didn't want me to hear it from anyone else. He talked about cut backs, down-sizing, all that stuff. Said he'd give me a good recommendation."

Susan sank into the chair, joining him in his defeat, but then her spine straightened, as if she had just remembered something on the stove.

"It's okay." She said with a sense of renewed faith, "I forgot to tell you, my boss asked if I'd like to go full time today, so that will hold us over for a little while...." She smiled supportively.

William felt a bit relieved. "And they gave me two months' salary," he added.

"Susan?" He said, looking deeply into her eyes.

"What?"

"How do feel about real estate?"

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Taking both classes and studying hard, William passed his real estate exam on the first try. Students, both younger and older, in his real estate classes had warned him not everybody passes on the first try. Susan was so proud, she brought home pizza and beer and soda (for little Billie).

"Does this mean Daddy will be rich again?" Billie asked, eyes wide open.

Susan smiled and looked at William, who said, "Well, that's the goal, Bill, let's see what happens."

William was delighted that so many brokers were sending him letters in the mail inviting him for interviews. He went on two, one with a smaller firm and one with a large franchise, ABC Realty, that William had always admired. The big red and white signs were on big homes that were for sale and in ads in various magazines.

His broker's name was Sal. Sal was a big man with a bulging belly and wide nose. He was clean shaven and jovial, but when it came to business, he was pure professional.

William's first day in the office at ABC Realty started great. He was dressed in a suit that wasn't new, in fact, it was older, but Susan had sent it and William to the tailors to alter it (William had grown just a tad in the waistline) and he looked nearly as professional as his new boss.

Sitting at his desk, William kept busy the first part of the day, exploring the listings that belonged to other agents in the office, viewing the properties in MLS, and setting up a calendar. He realized, he had nothing to put in the calendar. His new broker invited him to lunch.

"So, how's it going?" Sal asked, taking a bit of his club sandwich.

"Good, good..." William replied, offering a perfunctory smile.

"hmmm...well, I wanted to mention that maybe you could introduce yourself to Simon. He'll pop in tomorrow for the meeting...works at his home office quite a bit, but he'd be a good one."

William spent the rest of the lunch trying to make small talk, wonder what, exactly, 'a good one' meant.

The meeting the next morning was impressive. William had no idea so many agents even worked in the office, since he'd only seen about 10 at a time when he was there. On this day, there had to be at least 70 people milling around. William watched and listened in amazement as different agents talked about their new listings and Sal made various announcements. A pretty lady in a blue suit and big gold earrings who said she was with a title company bought all the donuts and so she got to talk a little bit too.

Right as William was thinking how mad Susan would be if she knew he was biting into a maple bar, he saw him. It was the man from the café at work. The one who had been standing behind he and Joe in line for coffee. He'd bitten a big hunk of maple bar off and was chewing it as quickly as he could because Sal and the guy from the coffee shop were walking right toward him.

"William!" Sal said, "I want you to meet Simon Topps."

Simon, smiled and extended his hand. He was wearing another expensive suit. His shirt was pressed and there were little blue embroidered letters on his cuffs, "ST." All of a sudden, Williams suit felt old.

"Hello, William! How's it going? Sal treating you right?" William immediately recognized the beam. It was the same expression he had on his face when he was telling the woman in line with him about the pre approval letter being faxed over.

"Hello, nice to meet you. Going great, just trying to get the hang of things." William said, in a feeble effort to express the same confidence.

"Hey, you want to have a cup of coffee and chat?" Simon asked. Sal nodded at Simon, patted him on the arm and excused himself. William immediately felt either very privileged or very suspicious, he just wasn't sure which one it was.

The men walked to the table that had coffee and donuts and William started to pour himself a cup. Simon smiled and picked up the entire pot. "I think we'll need this." He said, and no more donuts, my man, they'll slow you down."

Simon instructed William to grab his notepad and writing utensils and meet him in the conference room. It wasn't a huge room, but big enough to comfortably seat 12 people at the conference table, which seemed enormous with only two.

"You must have potential." Simon said, blowing on his coffee before taking a sip.

"Why do say that?" William asked, feeling a slight blush—which he thought might have been the sugar.

"Sal hasn't asked me to do this in a quite a while."

"Do what?" William wanted to know.

"Mentor."

William took a quick sip of his coffee and burned the roof of his mouth. Mentor? His real estate teacher had talked about mentoring. Wouldn't this cost him money? Would he have to share his commissions? For what? For this smooth talking, sharp dressing Simon character to add to his own bank account? Forget it!

Simon must have picked up on what William was thinking. "Anything worth having requires a sacrifice."

I knew it, William thought, he wants a cut of my commission in exchange for a little coaching.

"Ah, that's really great of you to offer, but I think I'd like to try on my own first."

Simon looked away, but not surprised.

“I’m not trying to sell you on me, William, I’m trying to help you sell properties.”

“Oh, I know, I didn’t mean to imply...it’s just, well, I learned all the basics, and I bought a course that really has shown me lots of marketing ideas, so I think I’ll be fine.”

Simon remained unconvinced.

”There are two kinds of agents, William, those who make it and those who break it, which one are you?”

“Break it?”

”Yeah, their bank accounts, their backs...the ones who don’t get it.”

”Get what?”

”Get what I’m prepared to share with you.”

“Well then share it.” William wasn’t trying to be smug, in fact, he was becoming curious, but still a bit suspicious.

“No way. You’ve got to really want it, be open to receive it, and be willing to sacrifice for it, or else it won’t mean a thing to you.”

William thought for a moment about his old job. About how he hated the desk work and the nine to five grind. He thought about Susan and how hard she’d been working so that he could pursue this dream. And he thought about Billie. Billie who wanted a remote control car for Christmas and needed new clothes for school.

“I am ready.” William said, surprising himself with his tone.

”Good, then let’s get started.” Simon scooted his chair to the table and began to speak.

“Grab your note pad and write the word Goals.”

William did exactly as he was instructed. “Now, I want you to write down, in great and specific detail what it will look like when your goals come true.”

“Oh, I already did that...” William’s voice trailed off as he flipped through his notepad for a folded piece of paper. He unfolded it and handed it to Simon.

“Okay, so this says you plan on selling 24 houses by next year.” Simon looked unimpressed.

”Yes, you see, I’ve given myself a deadline and noted how many houses I will sell.”

“Fine,” Simon said, “now, once again, write down what it will look like when your goals come true. Say that you do sell 24 houses....what will you get out of that?”

“I’m not sure I follow you.” William admitted, so Simon explained some more.

”You see, you must be very clear and specific in your goals”

## Now, the Facts

### *Fact Number One---You Must Write Down Very Clear Goals*

The Universe is like a mail order catalog, but unfortunately, most people never shop the pages. There have been numerous studies done that indicate, without a doubt, that people who write their goals down, clearly and specifically, are more successful, productive, and prosperous. So think about it: you can have anything you really, really want in the world, but you need to *write it down in detail*. I share this with you as truth, yet you would not believe the number of folks who disregard it like leftover meatloaf.

We all start out with plans and passions, but sometimes we loose our ideas along the way. There are mortgages and student loans to repay and the general expense of having a family; just to survive comfortably costs us plenty.

Eventually, we tend to settle for the middle-class home, relying on credit cards and our good looks to pull us through till payday. Regardless of your current financial portfolio, or lack thereof, you can create a better scenario and reach your professional career goals. I'm not saying it won't be tough along the way, as it probably will be, but I *am* saying that it's doable. All you need is a goal, a commitment to succeed and the tools you'll find in this course. This will get you started and heading in the right direction. Even if you never read another book on success, which I'm not advocating at all—reading new books and new ideas keeps us on the upper edge—you would find every single step you need on the pages that follow. Also, see the prosperity tips at the end of this book.

*Rudy* was the story of a young man who wanted nothing more than to play for the Notre Dame Football Team. The only problem was that poor Rudy was a pip-squeak who couldn't play football very well, or get good enough grades to be accepted at Notre Dame. As it turned out, Rudy did get to be on the team, and he did have a talent. His talent, at least in part, was setting an example for the other players. Of reminding them how lucky they were to get to play the game. Rudy ignited passion. And that was a great purpose. If he wasn't capable of providing a valuable service to that team, those players, he would not have possessed the never-ending, relentless drive that boy showed to get where he got.

It is that same passion, that Rudy-like drive, that will take you far in the real estate business. Later on, we'll talk a bit about the importance of being of service, but for right now let me say that if the idea of helping people invest in their future using real estate or finding someone the perfect dream home, or helping someone make a hefty profit from a home they already own, you are absolutely in the right industry.

## Goals Part One of Two Parts

### **Short-Term Goals**

The first thing you'll want to do is get a notebook dedicated to your goals and all the other tools you'll be working with from here on out.

The trick with goals is to always work backwards. In other words, determine what your larger than life goal is and going backward, note all the steps generally necessary to get there. Please keep in mind that it's not important now, or ever, to determine the way in which you'll accomplish it, only that you will. While details are an important part of planning, being too specific as to how you will achieve something isn't only unnecessary, but it may actually slow things down. This is because once your plan is in motion, avenues that you never even thought of may, and often do, open up for you. You couldn't possibly anticipate for all of these opportunities, so it's best just to work with what you know, which is *the goal itself*:

"I want to make \$250,000 in commissions in the next 12 months."

1. Sell and list at least 45 averaged-price properties
2. Attract more buyers and sellers.
3. Hold open houses.
4. Run ads in the Sunday paper.
5. Hold a free home-buying seminar.
6. Get a lender to sponsor the seminar.
7. Start searching for locations to hold seminar.
8. Create marketing campaign.
9. Call designer for brochures.
10. Start sending newsletters to homeowners.
11. Begin cold-calling homes for sale by owner.
12. Send follow up to all previous clients.

You'll note that this list could have gone on and on, because in sales, there really is no limit or no end to what you can do to increase your visibility and improve your chances of gaining new prospects. The point, however, to glean from all this is that you now have a game-plan, a map, as to some of the ways you might meet your goal. You see some of the steps you'll need to take in order to get where you want to be.

## Goals Part Two

### **Long Term Goals**

What's maybe more important is this. You will need to develop your goal in such great detail that it's more like a memory than an imagined image. This is the part you will need to think about and spend some time recording in your notebook.

When you record your goals it's essential that you include as much detail as possible. It's not important, or even recommended, that you put HOW you're going to accomplish your goal, there's plenty of time later for that. Instead, this is about knowing exactly and precisely what you want. I recommend you create this Goal Notebook for each area of your life, including, Success in Sales and Prosperity, Romance, Health, Education, and/or whatever other areas you would like to excel in.

It's vital that the ideas are your own. Below you find a sample, but it is just that. Your goals should come from you and your own, personal, individual desires. You will have different desires and ultimate goals—this is just one idea. Feel free, however, to use what you wish as many agents will be able to relate of what follows. Just remember, writing down as much detail as possible will be the starting key to making it all happen.

Goal Notebook My Business

Date of Accomplishment: December 17, 2008

*I'm now running my business on nearly all referral. I get several phone calls a day to list properties. I have a team of three people who help with all the administrative and marketing work so that I can spend my time showing and listing properties.*

*I am enjoying my income of \$250,000 each year. I put away more than enough to pay taxes and I am investing wisely so that my money continues to work and grow for me. I also invest into my business and give some money away to charity.*

*My clients love me and I love them. I am so fortunate that all of the clients continue to become good friends. I take good care of them and they never feel pushed or confused throughout their real estate transaction. In fact, all of my clients have provided me wonderful testimonials that I continue to use in my ads, and all of my past clients provide me with a constant flow of new business through their friends, co-workers, family, and neighborhood referrals. I am known as an ethical real estate expert.*

*I enjoy my networking with other agents in the area and have served as an officer for my Local Association, where I made an incredible difference and made many good friends and contacts.*

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Now that's a goal you can sink your teeth into. Keep in mind, that is the ULTIMATE goal, the big tamale. So, if you are just starting out, and haven't written an offer, not to worry. You will record your short-term goals too. For right now, it's important to write down your ultimate goal. What you really, really want this to end up like. Remember, there are no limits, only limited thinking.

Notice on the example above a date of December 17<sup>th</sup> is noted. It's very important that you give your goal a deadline, as much as it's important that you speak in your goal as if it's already taken place.

Please don't join the "group think" of our society. So many people get stuck in the 9-5 gig of working, the kid's soccer practice, late dinner over negative newscasts and in bed at about 11 PM, only to get up and do it all again.

Life is meant to be enjoyed. People don't just get into the real estate business to make money. Some will say they do. But in reality, people get into the real estate business because they want to be free. They want to make money, make their own hours, be of service to others, and well, enjoy their lives! There's not a thing wrong with it. What is wrong, however, is when someone gets into this business, eyes full of stars, scores 100% on the real estate exam, and he sits behind a desk all day, never showing a property or writing an offer. Or, she never picks up the phone to call a prospect or gets in her car to preview any new listings.

Happens all the time.

The "Four Facts" in this brief book are indisputable. Anyone who will read and apply them—combined with the information and systems given in the text book, cannot fail, not unless that's the goal, and we'll talk about self-defeating behavior in Fact Number Two.

So start now, write it down in great details. Keep your goal sheet where you can see it and read it at least three times per day. See it and it will happen.

***Fact Number Two---You Must Have Faith***

Many people jot down goals and say affirmations and then wonder what went wrong because the Universe failed to deliver their dreams on a silver platter. It doesn't quite work like that. But almost.

The granddaddy guru of all self-help is believed by many to be Napoleon Hill. There is no doubt about it that Hill is among the most well-known personal development authors ever to take pen to paper. And, anyone who has not read "*Think and Grow Rich*," might want to make a bee-line for the bookstore and pick up a copy now. However, there's another, even earlier author and incredible thinker by the name of Wallace Wattles.

Wattles' ideas and clear and simple instruction for creating riches, health and success, were best provided in his book, "The Science of Getting Rich." As a student of Top Producing Techniques, you will find a link that allows you to read this book for free (you and also print it out if you like).

What's important is not who was the original writer of modern day metaphysics (because in reality, we would have to go as far back as the New Testament!), but that the ideology is the same.

This is by no means a religious book. You will not be instructed to pray to distant gods or perform strange ritualistic sacrifices in order to claim big, beefy commission checks, however, there are some things that are just beyond question...and the powers of your mind is most definitely one of them.

Having said that, perhaps you can understand why this is a stand alone book. It could have easily been added to the Course. However, the textbook for this Course, The Million Dollar Agent, is all based on actual, factual, easy to prove principals. When it comes to working with what some would deem, "invisible factors," some people would resist the ideas herein. That said, it seemed that keeping this book separate from the textbook (where a more analytical approach is taken) would clearly draw the line between system-success and mental-success.

Both science and spirituality have delved deeply into the power of our phenomenal minds. There are quite literally thousands of books that have been written touting the powers of the mind. When Napoleon Hill, and so many others, wrote their books, they were telling us, "Hey everyone, wake up and quit being so stupid, you CAN do anything you could possibly desire ***if you know how to use your mind.***"

In this, Fact Number Two, we will focus on the important power of faith, or better put, your ability to *believe* in your goals. So how do you learn to *believe* in your goals?

The first thing is that they must be realistic...to you. In other words, if you have a goal to earn \$250,000 in commissions, and you barely make enough each month to pay the rent, you may have difficulty “selling yourself” on this loftier goal. In order to make a believer out of yourself, start with small goals that are truly important to you, but a bit more easy to buy into.

For example, your first goal could be to close a sale. That’s easy enough to imagine, right? And, once we apply the rule of visualization to your goal, you’ll see how this stuff just multiplies like a bunch of teenage bunny rabbits.

## **Visualization**

Visualization has been touted, and rightfully so, as an expeditious way to achieve your goals. Long ago someone said that what we can see with the mind’s eye, we can create in the physical world and this is inarguably true. The chair you are sitting in now was once a thought pictured in someone’s mind that ended up being built as a chair. What we see, we achieve. Hill is famous for creating the catch phrase, “What you can see you can achieve.” There is something very potent involved in the power of visualization, so first we’ll look in that direction, and then we’ll discuss the how-to aspect.

Have you ever had an experience that you were thinking of an old friend who perhaps you hadn’t talked to in months, or even years, and then, presto! You get home and there’s a voice mail from that same old friend. Ever wonder what happened?

Here’s a somewhat silly story that I think effectively delivers the key point.

I had just been reading a great deal of information about how the mind acts as a magnet, and I knew this to be true. I understand the fact that, as Einstein professed, everything in the universe is energy, including our thoughts, our words, and our ideas (we’ll talk more about this later). During this time, while my husband and I were working on the car, a sparkplug fell through the engine somewhere and could not be found.

We tried everything, but couldn’t find the little guy. We needed to get in under a bunch of stuff to where we thought it fell, but couldn’t reach it. I kept thinking about how handy one of those retractable magnet car tools would be. I finally resorted to bending a wire coat hanger and fishing for the little devil, but came up empty handed.

As I’m standing in line at the auto part store with my single sparkplug in hand, out of the corner of my eye I see the “Clearance” table and sitting all by itself on this thing is a deluxe-sized package of magnetic car tools and accessories! I had to laugh out loud. So as I go to pay for my sparkplug, I ask the clerk how much it costs. He scratches his head, confesses they were normally about \$30 but this one wasn’t priced, how did I feel about \$5. Now this wasn’t a tiny little Ma and Pa operation, but a national auto parts chain, where negotiating to this degree was pretty unusual, to say the least!

On the way home, with my new magnetic tool kit in tow, I couldn’t help but laugh at all the NON-coincidence of how I had just been reading about the power of the

magnetic mind, thinking about a magnetic tool, and congratulating the universe for bringing it to me at record speed.

As seemingly small as example seems to be, I hope you can gain a clear understanding that this same principal absolutely applies to ANYTHING you can hold in your mind. Visualizing your goals is an effective way to accelerate their growth and manifestation. Even those abundantly successful self-made individuals practiced visualization, albeit they might not have known that's what it was called or that that's what they were doing. Thomas Edison visualized, as did Albert Einstein, and undoubtedly every self-made successful millionaire on the planet.

Simply put, when we apply our mental and emotional energy to a desire—one we can “see” in our mind's eye—that image becomes etched upon the subconscious mind as having already occurred. That being the case, the subconscious mind introduces you to all sorts of opportunities and ideas that will help you along the right path. This is not to say taking action on your goals is unnecessary, but rather that *visualizing* your goals creates more opportunities and more enthusiasm to take the action necessary to achieve them.

This works, and often quite quickly. One thing I feel compelled to add is that in order for us to get the most out of these techniques, it's essential that we operate with as much calmness, clarity, and physical and emotional health as possible. So—that's why I'm including a small section on health and well being at the end of this book.

Having studied the phenomenon of the mind for many years now, I believe there are several reason why visualization is an effective form of goal enhancement and realization.

Starting in the 70's, athletes begin applying forms of visualization for sporting events. New Olympic records were broken, people were running faster, jumping higher, and going farther than ever before. Trainers like Fred Sylva of Sylva Mind Control begin teaching various forms of visualization, and the rage was on. The theory then, like now, is fairly consistent. It says that the subconscious mind cannot tell the difference between a real and imagined event.

Therefore, if I imagine myself climbing Mount Everest over and over in my mind, seeing the details in vivid color, adding all of my senses, from the bitter cold to the thin air, my mind would be convinced that I have indeed taken on the “Big One.” That doesn't mean I've climbed the mountain, at least not in the physical world. What it does mean, however, is that if and when I go to climb Mt. Everest, I would possess an uncommon confidence in making the effort. Easy enough to buy into?

Even if an increased sense of confidence was all you got, it's not like that would be a bad thing. And, perhaps the confidence is what opens so many new doors for you, but I prefer to think of it as a magnetic pull of some sort, and so do most forward thinking authors and experts.

Some say that seeing something in your mind acts as a sort of subliminal programming that causes you to make conscious choices and take actions sure to lead you to the realization of that particular goal. Others believe that the energy emanated from your thoughts act as a magnet, pulling what you visualize into your life.

Acknowledging that *like attracts like*, and assuming your thoughts are like transmitters, it's entirely possible that the events you envision in your mind produce some kind of invisible energy, drawing the thing you think about closer to you. Whether or not you agree with this is not important; what counts is learning to visualize and then simply sitting down and doing it.

Simply put, if I visualized climbing that big old mountain long enough and sincerely enough, before I knew it, things would start happening. Perhaps friends would call to invite me to hike Mt. Diablo. Next thing, I see an ad for reduced airfare to the Himalayans...inexplicable coincidences would crop up at every turn, commensurate with how deep my desire was. Now add to that my intention translated into action. In other words, I'm actively seeking out this mountain climbing adventure, calling people, buying equipment, really acting "as if" it's happening now. It wouldn't be too long until I was trampling through the snow wondering how in the heck I got there!

Hopefully you can remember this mountain climbing analogy to keep you on track for your own consistent visualization efforts.

While the intent of this book is to help any agent, new or seasoned, understand the mind's involvement and importance in the sale of real estate, and thereby become more successful, this would be a good time to mention the importance of downtime. In a very busy business that can quickly and easily consume anybody's time—including evenings and weekends—it is essential that you take time out to clear your mind. Whether you choose to meditate, garden, or walk the dog, it's critical that you allow time for you and you alone. As for basic time management, please refer to that big book, to the chapter of that title. But please understand, the mind is your most powerful muscle.

The mind is more powerful than we could possibly imagine--make no mistake about it. If not for our minds running amok most of the time, we'd probably suffer a lot less stress and experience much greater success. The good news is that like our attitudes,

we can feed our minds directions for improved performance through simple visualization techniques.

Likewise, if we learn to master our minds, at least to some extent, that same power can be an ally, helping us to be our most productive. Just think about it. If you've planted a strong positive visualization in your mind, nurturing it each day, that thought, that image, that idea, will eventually take center stage of both your conscious and unconscious mind. When your mind is filled with an honest intention to run your company, run for office, or run a triathlon, you'll find you have no time or patience to worry what someone said about so and so, or the fact that you spilled coffee on your shirt. So pull out your detailed goal sheet and let's get busy on making it happen.

## Making Movies

We're going to go through the various facets of visualization so that you can create the most effective "mental movies" possible. For starters, realize that visualization coupled with strong positive emotions will work the most expeditiously. Therefore, it's imperative that you only visualize goals that have deep and genuine meaning to you. Don't ever visualize anything negative, such as a nasty co-worker getting fired or your competitors website crashing (remember that the thoughts you send out might just come back to haunt you in a way you didn't plan on). Once you get the hang of it, you can visualize simple things, like passing exams for continuing education, closing an escrow, picking up new buyers and so on

Likewise, you can and should use visualization to "materialize" things you need, such as a new car, bigger house, supportive companion, etc. For this lesson, however, we're sticking to our guns and concentrating on creating our professional goals.

Previously, you wrote your major goals. For your visualization to be most effective, you'll want to have that one big goal completely dedicated to memory and practice it daily. You'll also spend a few moments each day visualizing the smaller goal for the day, the week or the month that will inevitably lead to the larger goal; the Big Kahuna.

If your goal is to become a millionaire, that's not enough. If your goal is to become a millionaire through selling real estate (and making sound investments with your commissions) then you've got a goal you can work with. Depending on your own vision and version of your goal, you'll want to create a mini-movie in your mind that best represents your goal being achieved. Maybe you see yourself sitting on a beach somewhere sipping margaritas. What I find is better, however, is if you see yourself in the situation that best represents your goal. What about seeing yourself at the bank depositing another huge commission check? Or, at the close of escrow, hugging your

client (who is now a close personal friend) in thanks for the enormous deal you just closed.

The first trick is to *see* the image in vivid detail. Notice the surroundings, the colors, the faces, even what you are wearing. Maybe you can see the people's faces. The more clearly you **see your visualization**, the better able your subconscious mind is to grab onto it and buy into it.

Next, add a little movement to your motion picture. See yourself walking over to your client or up to the teller, or into your broker's office to announce another big close; **see the action**. Regardless of what your goal is you can witness some kind of movement. Now we'll add emotion.

*Our feelings carry strong energy* so concentrate on **feeling the emotions** of achieving your goal. Zoom in on your face, for example, and notice the deep sense of contentment and success you feel performing your dream assignment. The next component is the law of belief.

Remember it has been said that there are only two things that motivate us to action. The avoidance of pain and the seeking of pleasure. Go deeper to discover what *your* driving factor is in achieving your goals. Is it the security you derive from being home a big paycheck? The sense of accomplishment from being recognized as a top producer, perhaps winning an award for most sales or listings? How about the idea of being able to take care of your family in comfort? Decide what moves you and then imagine if that particular drive was completely satisfied. What would you feel? Genuine contentment, joy, excitement? Focus on THAT feeling while you're seeing your visualization and you will surely expedite the process.

There is a valid, scientifically supported subject on our "energy" as human beings. Many current authors, therapists, scientists, spiritual leaders and the like are calling it "quantum physics," and while it is not within the scope of this book to explore in great detail, please understand that most of these suggestions are in direct alignment with this research. Your emotions contain and exude a definite kind of energy that is just as real as these words you are reading.

A key word used with all great prosperity thinkers is EXPECTATION. Expectation is simply faith put a different way. Expect that you will receive what you are visualizing and it really, truly---when combined with the next "fact"—would take a lot to have it NOT occur. These universal laws have been working since the beginning of creation.

This is not the first, by any means, to discuss these immutable laws, and hopefully, it won't be the last. Each generation, more and more people are catching on, and more great wealth is accumulated. You must trust and expect.

Trust that your visualizations are coming true. Exercise a little blind faith that the image you've painted has become permanently and positively embedded in the universal mind and that there is no option but that it comes to fruition. There is a great deal of power in your expectations. Once you've conjured up the ideal movie scene that accurately and believably represents your major professional goals, keep it to yourself and "play" it every day. You will be delighted at the changes that will occur as a result of simply following through with this one practice on a daily basis.

Finally, once you have created your visualization and committed it to memory, go ahead and write it in your notebook. Describe the scene, mention the feelings and the activities occurring. This entry will represent your big goal, now as you go along, note each smaller goal, doing the same visualization assignment, and recording it in your notebook.

Perhaps just selling houses here and there is your goal. You'll still want to get more particular. So while your Big Picture (make millions in the real estate business) is the constant, don't forget to incorporate your mental movies for the dozens of smaller goals you'll be trying to reach each month.

## **Affirmations**

Next come affirmations. We affirm verbally with our words, in our minds, and in our notebook. Affirmations are simply repeating a positive phrase, coupled with a positive expectation, over and over again. Contrary to popular misconceptions, saying affirmations isn't just for pansies or New Age nut cases.

Let me give you an actual, factual example of how powerful our words are. Japanese researchers did an experiment, repeating it dozens of times for efficacy, and each time, the same extraordinary results occurred.

These researchers took two jars filled with water and rice and set them in elementary school classrooms. One jar was labeled positively, such as, "Love," and the other jar, negatively, such as, "Hate." The children were instructed to make positive, kind statements to the one jar, and nasty, negative statements when passing by the other jar.

Amazingly, the jar that had the positive statement remained clear. The other jar, however, became black and moldy. Again, this experiment was repeated extensively and illustrates effectively how powerful are words really are. After hearing this information in a lecture, reading the book, and seeing the pictures firsthand I decided to try this on my own.

My kids and I took two water bottles. On the first bottle we wrote the word "Love." and repeated the word several times. On the second bottle, we wrote the word "Hate," and said mean and nasty things to the bottle (yes, we felt quite silly doing this, but my skeptical mind required it.)

We then placed both bottles of water in the freezer on completely different shelves so they were not laying too close to one another. In the morning, as I raced to see the results of my experiment, I was amazed.

Not unlike the photos illustrated in the book, the “Hate” water bottle was cloudy and frozen solid, whereas the “Love” bottle was not only clearly transparent, but it also had lovely little ice crystals running throughout it. I realize that this seems like a strange item to be discussing in a book on real estate success, but I urge you to pick up the book, try the experiment in varying conditions so that you too will be convinced of its efficacy.

Our words *do* contain an invisible energy and power that science has not being to unravel, much like the power of our minds and imaginations, yet the power is every bit as real as electricity. After all, you don’t “see” electricity in your house, but please don’t stick a knife in the electrical socket of your home because you will likely die from electrocution. The power is there; it’s just invisible to the naked eye.

Repeating affirmations is like planting new corn in an old garden. And, just like planting conditions have everything to do with how tall the stocks grow the same is true with affirmations. Growing vegetables takes sunshine, good dirt, and plenty of rain. Manifesting affirmations takes faith, consistency, and tons of tenacity.

You can’t give up. Even if after you’ve affirmed your goal to own your own real estate firm, for example, you can’t stop affirming or visualizing just because you got turned down for your first loan. *Tenacity has everything to do with accomplishing any mission* or achieving any goal. Affirmations are like little deposits in the bank of big beliefs. It is your unwavering consistency and commitment to create the things you desire that will inevitably bring them into your life, and affirmations have proven amazing to that end.

I highly recommend writing your daily affirmations in your notebook, posting sticky notes on your bathroom mirror, on your computer screen, and even on your refrigerator. I do and so do many other authors and experts of personal development. We do it because it works.

Say you want to earn \$200,000 per year in GCS (gross commission sales). You’ve created your mental movie, you visualize it each day, fully believing it’s possible and on the way, and you say affirmations every chance you can. By posting an affirmation on your bathroom mirror: “I am now closing five deals per month,” you’ll see it each morning as you get ready for work. When you read the words, the image you’ve already created, your visualization, will instantly pop into your mind. This image and these words will stay with you all day. The more often you focus on them, the more you accelerate your creation. In addition, feel free to “make” your money.

There is a well-known story about the actor, Jim Carey, that I will repeat now incase you’ve never heard it.

Living out of his car (I think it was an old VW bus), he sat along the HOLLYWOOD sign, looking down at the lights. He was from out of town, didn't have a place to live, and certainly didn't have any employment prospects. But he did have a dream of becoming a famous actor. And he had faith. The story goes that Carey wrote himself a check for a million dollars or more, dated it and put it in his wallet.

Carey carried that check around with him everywhere he went. While the facts of his fame are quite clear, it is interesting to note that the date of the check was right on target. Sometimes a visual aid, like Carey's check or a pretend million dollar bill on the mirror, can reap seemingly impossible rewards.

Please don't misunderstand. I'm not implying that we can sit idly by and "wish" our way to success. Action is a critical component of any success we achieve. However, I can guarantee you that if you faithfully visualize and affirm your primary and smaller goals every single day you will have much more success in your life than if you did not. You will be more motivated and driven to excel, you will draw more opportunities into your life, and more people will notice something different about you and want to be a part of it. But action is still essential. If you want to grow yourself professionally, you'll be increasing your knowledge and improving your skills. Affirmations, however, serve as a sort of mental insurance, helping to keep you headed in the right direction.

When you say or write your affirmations, it's important that you ignore the external condition. Regardless of what seems to be going on in the physical world, visualize that what you desire has already come to pass. Trust that anything not going right in your life right now is somehow planted in the subconscious mind. I know that is a tough one to grasp when, consciously, failing is the last thing on any of our agendas. But we must remember the law of correspondence that tells us what's going on in the external has an internal match. Assuming though, that this even has the smallest amount of validity to it makes affirmations a wise choice. When you constantly and consistently repeat a positive affirmation, you are un-jamming a lifetime of negative self-limiting beliefs from your brain and replacing them with something much more appealing.

Our society is becoming more and more open to what some are calling "The Law of Attraction," but in reality this is not any kind of new phenomenon. The reality of our lives is this: What you focus on expands. This clearly explains why so many people are in financial debt and have ill health. We worry about *what we don't want*. Putting your energy, your mind and your thoughts, toward that what you don't want wont work. In fact it will INCREASE the very thing you are thinking that you don't want.

Dr. Wayne Dyer, best-selling author and philosopher, said "You can't get thin by hating your fat." What Dyer meant was, that as long as you are focused on the *not wanting* to be fat, you are indeed putting all of your attention on the excess weight. So guess what keeps expanding? By instead focusing your attention on the desired body you wish to have, you greatly increase and improve your odds of losing weight with much less effort.

On another note, please consider that in order for one door to open, another often must first be closed. If you look back at events in your life, you will most certainly come across great things that happened that would not have otherwise occurred had something undesirable not taken place prior.

For example, I once did not get a job I had believed to be the perfect position. While I was dismayed and frustrated, it was only a few weeks later that a truly great opportunity opened up. Had I gotten the first position, my life and career would have taken an entirely different—less desirable—direction.

Another, more physical example, is that, many years ago my car clunked out right when I needed it most. But by having that happen, I was open to receive a brand new car I would never had even known I could have if I didn't go looking. The Universe hates a vacuum, therefore, when we let go of those people and things and idea that no longer work for us, we leave the empty space for something better, and more in alignment with our goals, to quickly fill the space.

Many prosperity experts and self-help authors have a very interesting approach. Since the Universe can't stand emptiness, these experts suggest cleaning out closets, cars, desks—anything that tends to get cluttered. Suze Orman, noted money expert, supports this practice, too. My experiences with this practice have always reaped positive results. The key, however, to get rid of that which you no longer need, use or want, and if practical, donate to someone who can use it. You will find that this simple act not only makes you feel much better by getting rid of all that clutter, but now you have made room for new and better things to fill the space.

By repeating your affirmations with absolute faith that you are creating change, you will have an undeniable effect on your overall well being. Who cares why it works or how, as long it does!

### **Night Programming**

I dislike the word hypnosis. When I tell people I'm a certified hypotherapist they think I put people in trances, or else that I'm a real "woo woo" (technical term for "way out there"). I don't and I'm not. I do, however, coach people who want to achieve higher levels of success and reach optimal wellness in their bodies and their minds. For this, I find hypotherapy an excellent mental programming tool.

Hypnosis is an excellent and exceptional way to contribute to your overall plan of success and your ability to excel. Why pay for a session once a week or twice per month, anywhere from \$75-100, when you can do the same thing yourself for nearly free? Moreover, many years of experience has taught me that in order for hypnosis to be the most effective, it should occur at least three times per week, or more. And finally, when you find out about the great cost-effective company I've had the great pleasure of discovering, you'll see what I mean. With all of this in mind, we have created two CD's that are included in this program (if you purchased the entire course) or they can be bought separately

One CD focuses on sales success and the other one helps you overcome the fear of cold calling and prospecting. When listened to religiously, the benefits of these night-time programming CDs are undisputable. Just consider the possibilities and the conveniences of being able to increase your productivity by listening to a CD before fall asleep!

In spite of whatever unusual tales you've heard about hypnosis, it's really no mystery. Your brain operates at different frequencies. When you're wide awake, you're in what's called the Beta level, and when you start to fall asleep, you go into the Alpha level. When you're relaxed (alpha level), your subconscious mind is open and receptive to suggestions. In other words, your busy, thinking, conscious mind doesn't get the chance to come along and find reasons why things won't work; we just trust what's right without all that ego-interference.

That's the basic nuts and bolts of it. You relax your body and your mind and listen to suggestions that will help you achieve certain things. Here, we're concentrating on creating your primary goal, but please be aware that this is also the perfect venue for adding additional beneficial suggestions.

For example, if you'd like to increase your self esteem, quit smoking, lose weight, or make it to the gym more often, you can include those commands in your tape. The key is that you create the tape and then listen to it faithfully.

When your mind is in that Alpha state, all these great suggestions help "program" you to reach your goals. It's nothing short of amazing. Let me tell you that I hold a college degree in psychology. I know all about motivation and human behavior and the power of the subconscious mind. And I know, from working with many individuals in a coaching, counseling or teaching capacity, that the most effective avenue to success is to address the subconscious mind. It is also recommended that you listen to the CD of your focus while awake so that you have a conscious awareness of what's being said (just never listen to these kinds of CDs while operating an automobile—or filling out a contract!).

You see, our "programming" goes back to our childhood days of mishaps and misfortunes and things that went "boom" in the night. We're all different, but we're all scared, unsure, lazy, and bitter about something or other here and there. All that "stuff" gets stored up in our subconscious minds. This unnecessary baggage, as we'll call it, gets in the way all the time. Whether you're trying to lose 20 pounds, drum up a buyer, or maintain a loving relationship, our old fears and doubts always come out to haunt us. We can safely refer to this as "self-sabotage," and very few of us haven't experienced it at one time or another.

The techniques covered in this book, from the First Fact to the final one, and the extra sections added at the end, are all designed to help you OVERCOME anything in your current state of subconscious mind that has kept you from being wealthy, healthy, and

wise. That said, adding to all of the important facts of goal writing, having faith, and those that follow, re-programming your sub-conscious mind is like having a secret savings account that helps pay for your trip to Successville, USA.

One last important note that goes with all of this. In the Textbook you're advised, encouraged, cajoled, into walking your farm area. Many new and seasoned agents alike fail to take advantage of this incredibly profitable and productive step. This is not because people are afraid to walk down a street. Nor is it because people are afraid to talk to someone who wants to talk to them, but rather, that we are afraid of rejection. While the systems suggested in this course don't necessarily indicate cold calling as the first likely option to discovering prospects, becoming familiar with a neighborhood is essential if you wish to win the market share.

This fear of rejection comes from a lack of self-confidence or self-esteem; you're not convinced that what you have is worthy. So for starters, you've got to understand that as a professional REALTOR®, you're offering a service based on your expertise, high standard of ethics, enthusiasm, and true desire to help your clients.

Having coached and taught hundreds of new agents, I am always surprised to find just how many freeze up at the idea of role playing. I will sit in a workshop of 30-40 students and when they find out they are going to have to actually speak to another person in the room—even something as simple as introducing themselves to one another and shaking hands—they are filled with dread. I ask them, “How can you possibly be successful sitting at someone's kitchen table, trying to overcome objections, if you cannot even confidently announce yourself to some of your peers?”

The fear of rejection can be overwhelming to agents who might otherwise be amazing top producers.

To get over the subconscious “stuff” try the night programming mentioned above. The program for overcoming the fear or cold calling is the best to start out with, unless you are already out and about in your farm. Listen to it a few weeks, every night that you can, before you start your cold-calling expedition, and see if it doesn't make a difference.

Also, what really can help is if you start visualizing yourself knocking on doors, talking to people. See them being very open and receptive to what you have to say. See yourself and calm, comfortable, and confident. See your name on the signs around the neighborhood. **See yourself doing it, listen to the night programming,** and you will be absolutely sure to pull it off better than you even imagined.

### ***Fact Number Three—You Must Maintain a Positive Mental Attitude***

#### **Your Thoughts Are Things**

Every thought you've ever had is stored inside your body. More importantly, every thought you've ever had produces energy. The more consistently you think about something, the more powerful the energy.

Negative thoughts create negative energy. That means that every time you think nasty things about the clerk at the home improvement store, your competition, or the guy next door, there is an energetic response. Our thoughts are likely our most powerful possession, so how we use them is key to our success, or failure.

We talked about the power of our words and visualizations earlier, and while it might seem that positive thinking and positive feelings should be in the same game, think of it as different innings. Learning to harness the power of mental focus has more to do with repelling the negative, while visualizing and affirming is about pulling in the positive. However, when we keep a positive mental attitude, we absolutely help to pull in the positive!

Understanding the potency of your thinking-power is vital, but to clarify, your thoughts can improve your attitude, just as your attitude can improve your thinking.

The biological reaction to your thoughts is good enough reason to practice what you think, but there are other ways your thoughts can form beliefs that can do you in if you don't pay them heed. Learning to keep your mental garden free from pesky weeds and bugs is a life-long practice, but with time, can reap an incredible harvest.

The energy contained in our thoughts works almost like clockwork, and unfortunately, most of the world is going counter clockwise. Worrying is positive thinking inside out, and because our thoughts carry energy, can you guess what kind of energy worrying creates? If you said "negative" you get to move to the head of the class.

Our thoughts and emotions cause chemical reactions that usually consist of hormones and neurotransmitters being released throughout the body. Enough worrying or fear or anger can, without a doubt, manifest into disease, illness or heart attack, not to mention turn you in to someone people don't want to be around or perform for. Just thinking bad thoughts can ruin everything.

Back to the transmitter/receptor idea, like attracts like, and this is especially true with your thoughts. For one thing, realize that everyone else on the planet has a similar set up, with transmitter and receptor. Now when you send a thought out there it's being picked up by like-minded people. This is why you sometimes attend a meeting or a seminar and just kind of "click" with the person you're sitting next to. Likewise, how many of us have a "knack" for creating the most annoying people on the planet!

We're all part of one big energy bundle, just seemingly separate on the material level. So these thoughts of yours have ample power for attracting whatever it is you're thinking about right into your own life. When it comes to reaching your career goals and reducing your stress, this can seem magical, although from a scientific perspective, it's very practical and pretty predictable.

Besides the energetic issue, we've got to remember the very real physical impact our thinking has on our bodies. For every single thought you have there is a physical reaction...make sure it is a good one.

If your mind were like a garden, negative thoughts that reap negative energy and ailments would be the earwigs and weeds. The good thoughts would be like sunshine and rain. It's your job to keep the bad stuff out so the good stuff can grow. The better you care for your mental garden, the better the harvest will be.

There are so many great books on positive thinking that can really come in handy when you're down in the dumps, frustrated, or perhaps simply feeling unchallenged. While keeping focused on your goals is the best remedy to keep your mind out of "energetic" trouble, it's not always so easy to keep the negative things from coming in loud and clear.

Some of the things that tend to cause us to retract from our goal-focused, visualizing, million dollar making mind sets are: Other people who makes us mad, negative thinking, complaining, and worrying (or expecting the worst).

It doesn't matter if you're quiet, shy, loud, outspoken, timid, intellectual, artsy, or from outer space, your personality is paramount to your success. To rephrase that, since personalities aren't what we really change, your *attitude* is paramount to your success.

Attitude is everything. So much so that it can make people want to always be around you or try desperately to avoid you. And it's not completely intangible either. Ever notice how animals and children are drawn to some people for no explainable reason? Attitudes manifest in energy that some people refer to as an aura. Whatever it is, it's certainly something that needs to be acknowledged.

Let's face it. Sometimes, other people make us mad. Maybe they charge us too much money, lie to us, or run into our car in the parking lot. The author of *The Four Agreements*, Ruiz, tells us in the most simple and eloquent language ever, how to play fair and not waste our energy worrying about what other people say or do. And, the all-important rule about being impeccable with our speech. Just as earlier we concentrated on the beautiful benefits our positive affirmations can have, it's equally if not MORE important to recognize the poison our negative words and thoughts have.

When you hold on to "mad energy" because someone did you wrong, whether it was another agent, your broker, auto mechanic or the lady who grooms your dog, it's vital that

you understand, it's poison. Our negative thoughts, feelings, and words are more lethal than the pesticide they spray for carpenter ants (and that stuff's toxic!).

So, besides not internally whining or playing victim, same rule applies for your words. Realize that office gossip is filled with negativity. Complaining about a family member to another family member is just a waste of time. Some of the greatest, more talented and educated people on the planet have no doubt suffered illness, poverty, and defeat because they didn't know how to manage their minds. Their attitudes were poor.

Your attitude starts deep within your spirit. It actually could be your spirit for all anyone knows. Your attitude is your overall *outlook on the world*, and it shows. It shows all the time. Keeping your attitude clean requires constant attention yes, but it will clear the way for all of the mental work we're doing to make our goals come true.

Personality doesn't matter. You can be loud or you can be quiet, soft or tough, but you can still have an optimistic attitude. If anyone ever told you, or if you've already considered that this positive thinking stuff is for the birds, then you'd better get out the birdseed, because nothing could be further from the truth.

Granted, you have to take care of your whole self, not just your wealth, your diet, or your goals-but your whole self. When you take care of your whole self, an inner light begins to burn and shine outward, keeping the whole world warm. You know when you have it and so do others. Aren't there times when you're around someone and they just sort of brings you down? You can't really put your finger on it, but it's there and you feel it.

This is because you can't hide your attitude. You can cover up your actions, be very polite, and never speak badly about anyone, but if you're not feeling good inside, if you don't love your life, it always shows. There's no way to hide an unhappy heart.

There's a saying that we have all heard and I subscribe to it fully. The glass is either half empty or half full. Some therapist, no doubt, concluded that people with positive outlooks saw the glass half full. These are the ones who saw the potential, saw the good in the glass; at least there is *something* in it to drink. Whereas, the "negative-Nells," tended to think life was sour and there was never enough to go around, hence, she saw the glass as half empty. Now while I can't attest to the scientific validity of this little piece of propaganda, I can tell you that there are plenty of people out there who stay thirsty. Don't you be one of them.

Being positive takes practice and it doesn't make us perfect. Positive people are just like negative people in some respects. Positive people step on thumbtacks, forget to pay the telephone bill, argue with their lover, and sometimes feel rejected. There is one difference though. With a positive person, the fall is only temporary. The thumbtack gets pulled out, the bill gets paid, the argument ends, and the feeling of rejection diminishes. Positive people don't stay down for long. Negative people rarely make it up.

Keeping a positive attitude is a mental effort and it's something that everyone can do. You can train yourself. It may take therapy, exercise, affirmations, hypnosis, anti-depressants, or herbs, but you *can* change your mental attitude.

When you consider that we are all born with pretty much the same working parts and pretty much capable of the same kinds of lives, it really boils down to two choices. Will you be happy, grateful, and enthusiastic, or miserable, hateful, and full of dread? When I put it that way, it makes the choice seem easy, yet I am forever amazed at how many of us choose the wrong response. The fact is, that unless we put a conscious and dedicated effort into the bright side of life, the negative things will find a way to creep in and ruin everything.

When you pick the pathetic path of a poor mental attitude, you are making a choice. Maybe it's not intentional, but you are making a choice just the same. When you make this choice, you draw into your life all of the things that keep that choice alive. You bring in apathy, laziness, negativity, gossip, complaining, and an overall unproductive life that will leave you wondering why in the heck none of these goals of yours are coming true. Making a conscious choice to clean up your attitude starts right now. It pertains to how you think, what you say, how you feel, and who you want to be.

Think good thoughts. Not, "Gee, they're always doing roadwork on this street, what an inconvenience." But, "Oh well, looks like roadwork time again, guess I'll get to explore the back roads this week, hey, maybe I'll see a new FSBO!" Do you see how the first example was negative in that it pooh-poohed at the world? Kind of like, life sucks and then you die, poor me. The second response, however, took a clean look at things. Sure, the roadwork is an inconvenience and the positive person gets just as irritated as the negative person. However, the positive person doesn't dwell on it. She acknowledges it, "Oh well," and moves on. Not only does she move on, but the positive person will make lemonade. "*Guess I'll get to explore the back roads this week and maybe see a FSBO*" She sees a light at the end of the tunnel and a silver lining around the cloud, that may even include seeing a prospective listing! The negative person sees rain.

This all has a lot to do with responsibility, doesn't it?

The negative person tends to look for *external* cues to gauge their moods and emotions, or moreover, tends to *blame* outside forces for their unhappiness. It's the boss's, dog's, ex-husband's, roommate's fault. Whereas, the positive person takes *responsibility for her own actions AND the results of those actions, internal or otherwise*.

Again, at the risk of seeming a little bit "out there," it's important to discuss self-responsibility. I have worked with and known so many people who were quick to judge and blame others for their lack of success. As human beings with active egos we tend to be quick to take credit where credit may or may not be due, but we will run circles around the world before we will acknowledge that just maybe, we are the cause.

We are not talking about mistakes made on contracts or forgetting to disclose a material fact on accident. We are not discussing errors, omissions, or specific events. What we are

looking at here is the overall condition of your life. All of the many circumstances and patterns that have surfaced, and that likely will continue to surface. If most of your circumstances are positive, then this isn't a big issue for you. However, if you are like most of us, there are numerous circumstances you'd like to change but aren't sure how.

The first step is to take responsibility for the circumstances. I know this is always hard. It's not easy to acknowledge that an abusive spouse, negligent parent, or mean neighbor is a result of our own doing. The truth is, though, that since like attracts like, and it's all energy all the time, there had to be something in you that helped to create whatever circumstances are currently in your life. The tough part about all of this is that sometimes it is difficult, if not downright impossible, to trace back our actions or lack of actions that were the root of the problem. In fact, you might have done everything perfectly and things still got messed up.

There is an agent who had the same experience. He worked smart, made the calls and connections, and gave the impression of a real go getter. Trouble was, no matter how much effort, energy, and education he brought to table, he couldn't close an escrow. Anyone who saw him or knew him would figure him to be a top producer. Unfortunately, what held this man back, was an under lying self-doubt that he did not deserve wealth or success. When he finally was able to understand this, he could work through and around it. But, please note that it all started with his willingness to accept the fact that ***we all create our own reality***, and, that even if he couldn't put his finger of exactly how he'd created a lack in his business, just his willingness to claim responsibility in it helped turn things around.

The good news is that if we create all the bad stuff, then too, we create the good. That said, it means that if you consciously realize that you have created everything in your life, and I do mean everything, then you also have the power to create something better. Taking responsibility for your circumstances, recognizing that your thoughts have been the cause of most things—at least initially—is absolutely liberating, no matter who you are.

One good means of maintaining a mentally healthy outlook on life is by spending time with other positive people. You're only as good as the company you keep. If you are striving to reach up and develop a positive outlook, and yet you have lunch with sour pussers everyday who only want to talk gossip about who's doing who in the broom closet, then better to find a new place to chow. Because of the fact that energy is such a powerful force, we exchange it with the people we spend time with. That means that you and your happy healthy mental attitude are doing loads of good for your poor-feeling co-workers, but at the same time, they're sharing their negative vibes with you. Make a conscious choice to surround yourself with people who feel good about themselves and about life in general.

Clubs such as Toastmaster's International are in nearly every town and every state and provide excellent opportunities to surround yourself with like-minded, success-oriented individuals. While you can't always choose the family you are born into or the people who work in your field, you can decide who to be up close and personal with in your free time—make the best of that. Overall, you'll find the real estate industry just like any other facet of life.

Whether you're looking at real estate sales, lending, title, etc., there's going to be two kinds of people. The first group will be positive, working and focusing on the end-results, and the second group will be negative. The negative ones can be found complaining, talking about how wrong everyone else is, and whining about how bad the market is this year. You'll notice soon enough that the complainers are also struggling. They're the ones saying this business is too competitive, filled with too many incompetents, and all the while, those who take responsibility for their lives, their thoughts, and their businesses, are enjoying life—getting rich and working with clients that they truly enjoy.

The negative ones aren't making any money, and when they do, they lose it soon enough.

Time for one more story: Recently, I was speaking with an agent. He had been an agent for quite some time, made good money here and there, but nothing was really consistent. He was talking about some top producers who were recently recognized in his firm.

As he spoke, I could hear the hate and resentment in his voice. He was telling me how “easy” it was for them. He said one of the top producers was a lot younger, so she had more energy than he to market. He told me one was nearly 82 years old, but she was such a snob that he did not care if she still pulled in \$350,000 per year. He mentioned one top producer who had an obvious advantage because she spoke a foreign language, and the list goes on. In essence, this agent was confirming—at least in my mind—that it's perfectly possible for someone who is young, someone who is old, someone who is not even from this country, to step up to the plate and earn some really serious income. Big money.

So what was going on with this poor agent who still, to my knowledge, hasn't gotten a clue? A very negative attitude. He uses his mental powers to repel what he wants and to pull in what he doesn't. *Whatever we focus on expands*. So, instead of being inspired by hearing these top producers speak and share their ideas and strategies, he nursed a bitter envy that did nothing but cause him to resent the successful agents, while justify his own pitiful existence. If you think your mind and your thoughts do not act as a magnet, think again. If you focus on lack, lack is what you get. Remember, you can't get thin by hating fat.

This is why people who insist on harboring negative minds, usually hang out with those who support it or don't realize how toxic it really is. **Like attracts Like**. Negative people party with other negative people.

However, the positive ones surround themselves with like-minded folks. They find lenders and title people or attorneys who are on the same upward-bound adventure. They know deals can fall through, but they're quick to focus on a solution rather than spending an hour on blame. Positive people are either very financially well off, or well on their way to being there. They find deals even when the market has apparently “shifted” for the rest of the industry. Even when times get tough, they still eat well.

To be the successful agent you were destined to be, it's vital that you get your outlook adjusted if you need to. A positive attitude will take you through the rough times much more effectively and productively than sitting and complaining to another person who might be

programmed to lose, or worse yet, sitting and worrying, visualizing all the terrible things that will happen when the deal falls through...and it always will.

***You must keep your spirits high regardless of external factors***

The more you practice, the more positive you become. And, the more positive you become, the more the beauty of it seeps through to the other areas of your life, enabling you to become the million dollar agent you were destined to become!

**Tips:**

- *Post- it notes where you can see them often—mirrors, computer screens, walls*
- *Listen to Programming CDs at night time.*
- *Read motivational and instructional books (real estate, self-improvement, health).*
- *Listen to motivational tapes and CDs when commuting alone and when getting ready in the morning or unwinding at night....stay motivated!*
- *Write down all the things you have to be grateful for each night when you go to sleep and read it each morning before you get out of bed or when you feel frustrated.*
- *Create a group--call it your “Million Dollar Mind Club.” Invite a title person, a real estate attorney, a lender, a couple of other agents who farm in different areas. Meet once a week or once a month. Share your written down goals. Everyone gets a few minute of “floor time” to share news and asks for feedback. You’ll find the synergy of this meeting will span unbelievable results. Many an millionaire was made by this simple but effective technique.*

*If meeting in a group is not feasible, find at least one other person who shares this mind-set and “conspire” with him and her, Having a built-in support team is essential, inspirational and can help keep you on a positive track.*

- *Avoid “toxic” people. Not so easy when they’re in your family, but at the very least, keep interactions to a minimum, then, when you do need to spend time, make it a point to keep the conversation as positive as possible. Then immediately listen to a motivational tape and clear your head!*

### ***Fact Number Four---You Must Take Action***

One of the best-kept secrets about success is action. No matter how many goals you write down, visualize, and affirm, you're not going to get very far unless you take definite action toward them. I'm not denying or dismissing the power of your mind and your mental focus and attitude, as they're all essential for ultimate success, but I am saying that you will never achieve ultimate success if you don't take action. You cannot sit in cave somewhere and mentally create commission checks from selling cave-space to your friends, well you can, but it won't be very effective in the scheme of things.

Henry David Thoreau said, *“Advance confidently in the direction of your dreams and you will meet with success unexpected in common hours.”*

There is always something you could be doing that will take you closer to your goal. The action may indeed simply be to review and update your goals or to perform some of the exercises we already talked about. But usually, there are other tasks you can perform. Always!

While the text for this Course, *The Million Dollar Agent*, is replete with marketing ideas that should keep you plenty busy—you can always be walking around neighborhoods, following up with telephone calls, addressing or labeling mailers, creating new marketing pieces, etc.—there are other things that keep you on top of the game. Read what other top producers are currently doing, get new marketing ideas, go on the National Association's or your Local Association's website(s) to see what going on in the industry. Check out your own website and note updates that need to be made. Perhaps you need to take your suits to the dry cleaners or order new business cards?

The universe rewards action.

Impressively, the results of your positive actions may come in unexpected ways.

The law of compensation is really not much different than the law of Karma. The law of Karma tells us that what comes around goes around. You can't get away with doing someone a bad deed and not having that omnipresent universe eventually catch up with you...it always does. At the same time, you can create “good Karma” by doing good deeds, and again being somehow someway rewarded, even if the reward seems to have no connection. All this really boils down to is taking positive action in the direction of your goals everyday.

For every positive action, there will be a positive reaction, especially where money is concerned. Let me share a story with you.

When my son was about eight years old we were at the grocery store and he stumbled across a five-dollar bill. Now my son happens to love money quite a bit. He likes the feel and the idea of it (and I never tell him it's dirty). So when I suggested he turn it in the lost and found, he was dumbfounded. I explained to him that he could not accept money that he did not earn or otherwise deserve and that in order for him to find it, that meant somebody had to lose it. He finally began to see my point, noting that if it was his five dollars, he would hope someone else would turn it in, and then he reluctantly took it to the cashier. The cashier immediately praised him on his honesty. He was no doubt a hero at that moment for being the honest little boy who didn't pocket the dough. In my mind, he had been handsomely rewarded, as sometimes the law of compensation isn't in the form of cold hard cash.

It was too my surprise when later that day, my son excitedly told me that he had just washed a car and earned a whopping ten dollars. He was ecstatic! Not only that but he actually reminded me of how turning that five dollars in to the lost and found really did work wonders for him- I had forgotten all about it. He didn't forget for a long time though, and you know what they say about children, they don't understand limits yet, so in his mind, he just kept waiting for more good things to befall him! As adults, we need to learn to think more like children, without that self-imposed sense of limitation that constantly keeps us inside our own little corner.

Do good things. Volunteer somewhere, if you find something, return it, don't let the cashier give you too much change- yes, that even means if you're all the way out in the parking lot when you discover you were overpaid that you need to go back into the store-that cashier will appreciate it and you will be rewarded. The law of compensation isn't something I made up, it's time-tested true. Positive action will come back to haunt you, and always in a very good way.

Consider taking action with the Internet to take you closer to your goals. Is it time to invest in contact management software? How about taking your continuing education hours online? There are also plenty of classes and services you can obtain online. Technology continues to shift our industry, so be sure to keep up to speed.

Regardless of where you are right now, the world is filled with more opportunities to excel and progress than ever before. I have taken courses over the Internet, "attended" graduate classes in another state (with my computer and my phone), sat in on teleconferences with people in the UK, and talk to journalist in New York, England, and Los Angeles. Within a one-week period I was on the morning radio drive-time show in Oklahoma, Missouri, and Chicago...and I never left my office! This morning I was the guest on a radio news talk show in Canada, all from the comfort of my own home office.

The point is that technology affords us ample opportunities to grow ourselves, our skills, and our unique potentials. It is your responsibility to stay on top of your game

by being constantly prepared for whatever opportunity comes along. Networking is another great way to experience being in the right place at the right time kind of coincidences. Call another agent you meant at a recent networking event. Just touch base, see what's going on. It's been proven time and time again that successful, million dollar agents NETWORK. They go to MLS meetings, office meetings, Director's meetings, tech fairs, national meetings, state meetings, all sorts of get together events and trade shows that will keep them on top of the competition. Join Toastmasters of your local chamber of commerce---get involved, get out there, and meet people.

Remember, the "competition" is the group who is sitting at home, watching mindless television and complaining that their deals never go through!

Join associations, groups, and clubs that cater to your current and desired needs. Underneath everything else, *people* are what make things happen. The right meeting at the right time will easily lead to more things than you might imagine. Take advantage of every learning opportunity you come across. Listen to learning tapes in your car, take online courses and join Internet communities that might help you grow your business. Never underestimate the power of other people; make as many positive connections as possible, and don't be afraid to ask for favors.

## **Personal Power**

We all possess personal power that can drive our professional growth, personal happiness, and overall health. This personal power is like a fire that propels us forward, and our job is to fan the flame.

Listening to exceptional motivational trainers has always been one of my favorite ways to learn and grow and step up to the next level, and I suggest you do the same. Ensure that you're listening to audio programs of those speakers and trainers who come most highly recommended, and when you have the opportunity to see such a speaker live, don't miss it.

In talking to hundreds of professionals from all walks of life, studying the great masters of success, and coaching others, I find there seems to be some specific characteristics of those who possess an abundance of personal power.

## **High Achievers:**

- Never stop growing personally (this means they keep themselves motivated too).
- Continue to seek professional learning opportunities.
- Keep abreast of their industry, attend conferences, read newsletters, join committees.
- Network both socially and professionally.

- Are driven. They see the big picture and do something each day to get closer to it.
- Are organized and on time, keep schedules, return calls and emails as soon as possible, keep promises.
- Professionally appropriate.
- Personable.
- Confident.
- Loyal, to their mission, their business, their spouse and their principals.

Your personal power will be vital to your growth. Take steps today to ensure you maintain an energetic level of drive, motivation, and upward bound progress.

### **Your Presence**

With the advent of the dot.com era came wearing jeans to the office, and, pierced body parts are pretty common at just about any business you frequent where kids are behind the counter. But let's get serious for just a minute. There is a great deal of validity to presenting a professional image should you desire professional growth.

This is not to say that you cannot, or should not, have your own business with very lax dress codes, but rather, that you are in a big ticket business and you should look the part. People take people with confidence more seriously, and sometimes, professional dress can give you that extra bit of confidence you need. There are plenty of people in this industry who dress casual. More successful types tend to dress a bit more professional when they meet with clients, but it's really an individual choice. Most importantly, make sure you always looks "presentable." Even going to the grocery store! You are in a people business and you will find that you will meet as many clients at the store, the health club, the line at the bank, and your child's school as you will from floor time. Always look the part.

You don't have to invest your retirement into your wardrobe in order to make a good, professional impression. There are so many discount stores that you'd be hard pressed to not be able to find clothing that was current, clean, professional, and well suited to your body type. If you happen to live on the West Coast, you'll notice a more casual dress, whereas in the East, work-wear is still pretty formal. The best tip is to look at the role models in your area and see what they wear. Modeling someone we want to emulate is a secret tip toward reaching the same level of success that he or she enjoys.

### **Laws of Life to Live By**

There are certain, undeniable universal laws that we all know exist, such as "what comes around goes around" and the like. In his best selling book *Maximum Achievement* Brian Tracy, a wonderful and motivation speaker and author who every professional should listen to or read, accurately describes these various laws and explains them in great detail. Here, we'll take a look at a few of these that are essential for you in order to grow your professional life and find happiness in your personal existence.

1. The Law of Control is all about feeling like you're in charge of your own destiny. Taking life by the reins and deciding which direction you're going to go. When we feel powerless, we lose all forms of ambition and tend to coast along, usually complaining about how things might have been.
2. The law of cause and effect is one of my all time favorites and it's as old as the Bible. Recall the famous saying, "you reap what you sow." So true. You cannot bake a cake and expect to pull a casserole out of the oven; you get what you give. This law is one of the most vital for living an honest, successful life. You cannot be dishonest and ruthless and expect to be rewarded for your actions. Even if it appears, on the surface at some point as if someone is "getting away with bloody murder"...what comes around goes around. Act with integrity always and you will be met with more of the same.
3. The law of belief is simply saying that what you truly accept as real will come to pass. Anything you focus your mind and center your heart on is bound to occur, eventually. This is why it's vital to believe in the positive. Along these same lines is the law of expectation. What you believe and then expect is even more likely to occur.
4. The law of correspondence might be the most essential of all because it encompasses all other laws. What it says is that your external world, at all times, is a direct reflection of your internal world. In my other books I have referred to this as the "mirror theory," as it means the same thing. Think about what's going on in your life and then look inside to see what may be being reflected. Also think about some of the people you know. Consider those who have a chaotic desk, and then think about what that might say about them internally. We are all living the lives we are experiencing both inside and out. The law of correspondence, on a more philosophical level, can be applied to your success, or the success (or failure) of any business. Those companies that thrive are directly reflecting the focus and positive expectations of all involved, from the owners down to all the employees.

As a side-note, I'd like to add, that by following these laws in my own life, I was able to easily interact with Brain Tracy, after being a long time fan, and get his blessing and his endorsements on my earlier book, "*Well @ Work: Less Stress More Success!*" I had also "created" my vision of having that same book endorsed by a speaker and author I greatly admired. When it finally came to pass and I was sitting at the same table across from this man, I couldn't help but be in awe of just how amazing the laws of attraction really are. The man I am speaking of is Jack Canfield, co-author of *Chicken Soup for the Soul* books as well as the recent block-buster, *The Secret*.

### **Prosperity Tips for Top Producers**

## Money Makes Your World Go ‘Round

Money makes the world go around and you can have all of it you want, you just have to understand the dynamics of wealth. Unfortunately, many of us live in a state of emotional and mental poverty that is manifested in below-average bank accounts. Being prosperous is nothing more than a state of mind. If you can conquer the mind magic we’ve talked about so far, and can also apply the practice being preached in the following two chapters, wealth can be yours.

First we will look at our common misconceptions about money. Next, we’ll talk about getting over them and recognizing some sound spiritual practices that can take you to the next level of financial abundance, and finally we’ll look at some practical tips for your financial well-being.

Money is all mental. Really. It’s nothing more than energy manifested into paper; paper that happens to carry a lot of weight, figuratively speaking. The problem with money isn’t with money. Isn’t it really ironic when you consider all of the people who say they have money problems? How can anyone have a problem with a wad of paper? A seemingly simple piece of paper shouldn’t be able to cause so many problems, especially when we can just make more of it. So what’s the fuss all about?

In actuality, it’s not the money that causes the problems, it’s what the money represents to the people who have it or need it. Money is masculine power. Regardless of money’s gender however, you’ll need to make amends with it and learn to love it as you would one of your own. It’s crucial for your financial well-being.

Haven’t you caught yourself saying to your child, niece, or nephew, “Don’t put that in your mouth, it’s dirty?” Yes, we have all grown up with it, crashed our credit cards to get over it, and what do we do? We perpetuate the belief that money is dirty. Why is this? What about rocks? What about when your child eats a worm or puts a piece of bark in her mouth? Sure, we say, “Icky, no,” and we know good and well that something from the ground where people walk is dirty, but why do we say money is dirty? I asked my mother this once and she told me it was because lots of people touched it. This, from a woman who let me share lollipops with the family dog. A dog, I might add who chewed her butt all day. This made no sense to me, but if money was dirtier than my dog’s butt, I didn’t want any part of it.

And I was poor for a long time.

In order to get over this love-hate relationship with money, you must identify and tend to whatever false implications money means to you. If it is the same as mine, you’ll need to recognize that money isn’t any dirtier than the fork you ate dinner with. As a matter of fact, a great, and incredible wonderful experience is to take an abundance of new bills, go to the bank if you need to, and spread them all over the floor. Roll around on them.

Recognize that money is nothing more than paper that serves as a trading medium that can bring good things into your life.

In her book the *Prospering Woman*, Dr. Ruth Ross points out the following, which I think represents one of the deepest truth I know about obtaining wealth (or anything else we want, for that matter): “We can have what we think we deserve and what we believe we can have.” On the other side of the coin, she points out that if we’re convinced we don’t deserve something, we subconsciously ensure that we don’t get it. Powerful and packed with truth. Doesn’t it make sense then, going back to our negative-minded mode of thinking, that many of us have focused on poverty and have therefore called it into our lives? I don’t think that it’s by any coincidence that all of these things flow together so intricately, one relating to the other, to the point of overlapping.

We said that if a person were negative and focused on negative occurrences, he or she would invite negativity into their lives. It makes sense then, that if we want wealth, we must focus upon it and keep our minds as clean and far away from thoughts of poverty as possible. In order to help you become a bit more familiar with your own unique thoughts on money, answer the following questions to the best of your ability:

- 1) Who handled the money in your household?
- 2) Did you feel like there were always money problems or that money held you back from doing or getting the things that you wanted?
- 3) Were you ever told that money was “dirty,” or “the root of all evil?” If so, do you believe that now?
- 4) Who handles your finances now? Do you earn a good living?
- 5) Are you always in debt?
- 6) Do you know where your money goes each month?
- 7) Do you need more money to survive comfortably, but just can’t seem to get ahead?

Rest assured, if you’re not happy with all of your answers, we’ll map out some solid steps you can take to bring harmony back to the circle of wealth. The first thing we need to do is erase the negative impression money may have made upon you. Next, we’ll identify some practices to make it multiply, and finally, we’ll explore some tips and strategies from a financial wizard that might inspire some immediate action.

By answering the questions above, you should have a pretty good take on your monetary perspective.

Dr. Ruth Ross also says in *The Prospering Woman*, “The stored energy that money symbolizes is there to help us grow. This energy must keep moving. Effectively directing this movement of energy requires an understanding of how the laws of prosperity operate in giving, receiving, spending, and saving. Responsibility of money is knowing where we want to go with this energy.”

Let us now take her advice to heart by putting it to action. Here is a list of things you can do on a spiritual and mental level to bring more wealth into your life:

➤ **Think Rich**

Remember we said earlier, attitude is everything. It’s still something medical science hasn’t been able to pin point, but the proof is in the pudding just the same—you bring into your life whatever it is you focus upon. *Think Rich. Feel Rich.* It’s not always easy to keep your mind pointed in one direction, but that’s exactly what this book is all about, learning to train your mind and harness your energy so that both are headed in the right direction. Realize that every minute you spend thinking positively about wealth, you bring yourself that much closer to making it happen!

➤ **Bless your bills**

How often do we dread the evening when we pull up the chair, the calculator, and the checkbook so that we can watch all our hard earned money fly out the window? For most people, it’s pretty often. Here’s the good news: it takes money to make money. Did you read above what Dr. Ross said about keeping the flow of money moving? Well this is what that’s all about. So, bless your bills. As a matter of fact, I recommend going one step further, acknowledge and appreciate each bill you receive and then give thanks for whatever it brought to you. For instance, as you pay your electric bill, “Thank you for providing me with light this month so I can read and heat the house.” For the credit card bill, “Thank you for the sweater that I should never have charged but that makes me feel like the prettiest creature on Earth; I’m grateful.” As you do this, note how no one is really taking your money away from you. Recognize that you are paying bills for things you have gotten something in return for. This always helps to make it somehow easier to send off that mortgage payment. In addition, I go so far as to write “Thank You!” on the actual check. Sometimes, if I feel like a bill was too high, a utility bill for example, I double bless it and then add a smiley face to the check. I’ve kept in control of the situation, I haven’t let the bills bring me down, I know I’ve done something that will help bring more wealth into my mind, and with the smiley face? I bet there’s a handful of people in Sacramento, California at the utility company, phone company, and county tax office who don’t know quite what to make about the bills that get paid with a smiley face!

➤ **Affirm Abundance**

Remember that Affirmations are an integral part of all of these things.

Affirmations for abundance might include the following:

“I am wealthy.” “I am wealthy.” “I am wealthy.”

“I bring wealth into my life right now!” “I bring wealth into my life right now!”

“I now experience complete abundance.” “I now experience complete abundance.”

“I bless my bills and am thankful for the services they bring me.”

“I give of my money and it returns to me ten-fold.”

➤ **Give to Receive**

Beyond blessing bills and being honest, think about keeping the energy of money flowing by keeping it moving. Think about charities you’d like to support, clothes that don’t fit you anymore (but you hate to give away) that might keep somebody warm tonight. When you give, you ultimately receive much more in return. The trick is not to expect it and not to give with the intension of receiving. You have to give because you understand that your money and your belongings need to keep moving and that the more that flows *from* you will flow *to* you, as a matter of process. A word of warning is appropriate here. Often times women are “softies” about helping others out. Putting your money in places that it doesn’t belong will not have any positive impact on you at all and may even be ultimately harmful.

If you tend to dish out the dollars every month to an adult child who you’re fairly sure is doing drugs or simply being lazy, you are creating a monster and you are being an enabler. Money can help or it can hurt and I often see the latter happening with women who can’t say no.

I know a mother who, although she was far from wealthy, financially supported her son well beyond working age. She sincerely meant well and felt she was doing her job as a mother. As it turned out, the perfectly healthy and capable adult son has never gotten a job, nor considered the burden he presents his mother with. Did this woman help anyone? Is this the kind of “good deed” she will be rewarded for? Probably not. Helping those who help themselves should be the female law of practice. It should be something that many mothers I know should have tattooed on their forehead. Of course this same no-no applies to supporting or assisting useless men we happen to pick up along the way, but you really don’t want to get me started on that!

So what about homeless people we see on the street who are begging for money? I have mixed emotions on this and to be honest, I kind of play it by ear. If I see a beggar who I am convinced is asking for my money so that he can drink it or stick it in his arm, I clutch my purse and say a little prayer for him as I pass. If I see

someone though who gives me a feeling that they really need my help, I offer a dollar or two. Once I gave a woman a \$5 when I was sitting in my car at a stop sign because of the desperate and embarrassed look she had on her face. It didn't matter to me how she got there, I only hoped she'd find her way back home and five bucks didn't seem like too much to give.

When little kids knock on my door selling cookies and candy bars and magazines, I always buy something. Even if I don't need it or don't want it. My thinking on this is that these young children are still too naive to understand the fear that most grown ups get about knocking on a stranger's door trying to sell something. I reward them for their effort.

There are no stringent rules about who and how you give your money to others; just realize that it needs to be for the right reason in order to see it come back your way.

In her book *The 9 Steps To Financial Freedom*, Suze Orman offers outstandingly brilliant advice and guidance on handling the money in your life. She provides guidance that is both practical and spiritual, which is the perfect combination for women who are reading this book; it combines action, along with right thinking, that is sure to improve your financial status in this world, regardless of where you currently stand. Here I've noted just a few simple, yet practical things, you can think about doing today to improve your financial health. This sampling is by know means exhaustive, so make a note to pick up this book as soon as possible- you'll be thoroughly glad you did!

Ms. Orman offers some of the following tips that she explains greatly in her book- here are some tidbits so that you can get a feel for her thinking. See what clicks with you.

- Pay off your thirty-year mortgage in fifteen years and, don't apply for a thirty-year mortgage loan when you intend to pay it off in fifteen years. This ends up saving you big bucks in accrued interest.
- Don't have your mortgage company withhold your property taxes and insurance payments- pay them yourself when they come due.
- Don't pay credit card fees when you don't have to.
- Don't pay full service commission when you can get what you want for less. (This pertains to brokers, stocks, and your financial investments)
- Never buy a loaded mutual fund when you could buy a no-load fund.
- Don't pay a \$25 annual fee for your IRA.

- Use self-service gas pumps rather than full service- check this one out: if you fill up your tank once a week at a self serve, according to Suze Orman's calculations, you've saved yourself approximately \$19 per month. She tells us that if that money were saved for forty years at 8 percent interest, it would turn into a whopping \$41,894. (which is nothing to sneeze at ladies!)
- Use coins, not your calling card, in pay phones
- Don't get a tax refund at the end of the tax year. This one you'll have to read about yourself, because it suggests a pretty bold step, however, it's one that I think is worthy of consideration.

Ms. Orman's thinking revolves around the idea, spiritually, that we can all be wealthy, and practically, that we don't need to throw our money away left and right. If we learn to apply the correct mode of thinking and right attitude toward how we feel about money, and then match that with some down right clever ways to keep our money in *our* accounts, earning *us* interest, then we are well on our way to a lifetime of wealth. (You can order Suze Orman's book(s) at any bookstore or online.

### **Health and Success**

Many of the principals you should consider, if health is even a mild issue for you, is the book mentioned earlier, *Well @ Work*. If you already suffer any health ailments or you want to avoid them, see the book entitled, *Get Well Now! How to Heal and Prevent Disease*. Both of these books were extensively researched and written in the same conversational style you're reading here. But if neither interests you right now, that's okay, let's instead look at the basic things you need to know.

Rule one: You can't achieve peak performance if you munch on cheeseburgers, coffee, and soda all day.

Sorry, there's just no way around it. If you already subscribe to a healthy diet, than you know what I mean. If you don't, than chances are you're so used to feeling like crud, than you don't even know what I'm talking about.

Here's a truth about most people. Now you may decide to not read this, and that's up to you, but I'm telling you it's the absolute truth. No matter how motivated someone is. No matter how much they want to make money in real estate. No matter how much they are willing to spend on marketing, advertising, technology, designations, and education, one thing is true. They don't want to talk about their health.

Here's another fact I bet you can't argue with. Dead people don't get to enjoy their money very much. Okay, so maybe this is all a little melodramatic for you, and I

understand. Would you be willing to buy this: It's impossible to be at the top of your game if you feel like crud?

I've been researching success and sharing what I know with others for many years, and one thing remains true. People don't care about their health very much until they lose it. My goal, through hard-earned experience, is to help people understand the importance of incorporating health as part of their success plan. I'm telling you, all the money in the world can't help you when you drop dead of a heart attack.

Easier to digest, perhaps, is just the fact that in order to visualize and affirm effectively, you're going to have to have a calm, clear, stress free mind, right? And, in order to take all the necessary action to make your millions, you're going to have to have some energy... a lot of it. Top Producers know this, trust me—and if they don't they go down warning others.

There's only two things I'm going to cover and I promise, I'll make it as painless as possible. After all, I realize you didn't buy a health book—you want to be successful in real estate sales, not learn what food to eat. Okay, fair enough. However, I would be remiss if I didn't at least inform you that I have found over years and years of working with success strategies, real estate and health, that they are, indeed, all intertwined.

The facts are in. Eating junk food kills you. Fast food, ditto. Processed food is full of chemicals so it won't spoil if it has to sit on the shelf for six months. Your body, bless its hardy effort, just can't digest what's really not meant to be digested. The best thing to do then is to digest food that is mean to be digested.

Your diet should be predominately fresh fruits and vegetables. If you eat fresh fruit for breakfast, a big salad for lunch and one with your evening meal, you will be filling your body with so much healthy, vibrant, energizing food, that it would be impossible not to notice a difference in how you feel and how you think (and subsequently, sell real estate).

Now, in the real estate industry, you're going to go to meetings with donuts, lunches with your networking groups and various trade shows. Chocolate will abound. I'm not suggesting that you shouldn't eat what you like... in moderation and in conjunction with plenty of fresh fruits, vegetables, and lots of fresh, filtered water.

Organic fruits and vegetables are best, organic frozen, second best, and non-organic fresh, third best. Canned veggies have enough sodium to choke a horse and next to no nutrients. I'm not going to harp anymore about diet, if you want more info, read one of the other books that I mentioned above. For now, just realize that there are several crucial things you can do to gain more mental and physical energy (as well as greatly reduce your odds of getting a preventable disease)"

- Drink tons of water—eight glasses a day, especially first thing in the morning. A tall glass of NON-tap water should be the first thing you take in to wake up and flush out your system after a night of fasting.
- Eat mostly fresh, organic fruits and vegetables—two salads per day, with loads of different colored vegetables is best
- Drastically reduce or completely eliminate fast foods, processed foods, sugar, white flour
- Take supplements for your individual needs—meet with a health care practitioner if necessary. Supplements can make a huge difference in how you feel and, can help you counteract and possibly prevent various ailments. Talk to health professionals and other people about which supplements might be right for you.

We're not quite done yet.....

### **Exercise**

Perhaps not as important to you as it should be, exercise can lend an incredible hand to your success.

Well documented as the best ever stress reliever, exercising a few times per week can really and truly take you closer to the state of mind necessary to achieve greatness. Trust me, trying to visualize and keep a positive mental attitude going all the time gets tough. We have rainy days, people who cut us off on the freeway, deals that go south, and clients who expect us to move mountains. A little cardio can work it all out and help you stay focused.

Moreover, when you exercise you do the rest of your body and health a huge favor. You have more ENERGY to reach your goals. And, let's face facts, as we just noted in the earlier section on diet, if you are exercising, you are increasing your health and when you are increasing your health, you are going to live longer and better. You're going to prevent disease and feel good enough to accomplish all the goals you've set out for yourself.

Think about walking your farm area a few times a week. An hour walking around is all I ask and you're killing two birds with one stone! Getting your exercise and meeting your prospects. What a way to go! You can also get any number of great videos or DVDs for virtually any kind of exercise you feel like exploring, from yoga to aerobics to stretching to weight lifting, you can make a section in front of your television a virtual gym! Or,

you can join a gym, or you can purchase a cardio machine for your spare bedroom. Whatever works, work with it. You'll be glad you did!

## Back To The Fable

Simon leaned back in his chair, arms stretch behind his back.

William's face was different.

"I think I get it." He finally said, looking at Simon seriously.

It had been nearly two and half hours since the men first set down and started working on William's goals.

"Now that I have these goals, these precise, clear I-can-almost-SEE-them goals, I now need to follow the facts you've given me."

"Yes, that's right. But a lot of people *think* they get it and it quickly goes out the window." Simon replied, crossing his legs.

"Well, I know I'm going to visualize my perfect scene everyday. And I really do get how important it is to have faith. I do *believe* that I can be a top producer, in fact, I can *feel* it in my bones." William said, a look of excitement coming over his face.

"Excellent. And remember, part of the process is to actually *expect* it to come true, with the same confidence you expect the mail to get delivered each day."

"Yeah. And, to keep a positive mental attitude. Fortunately, my wife is already like that. She hates it when I complain, so now I can see why things tend to come more easily for her."

"Probably." Simon agreed.

"And affirmations. I think I'll take your suggestions and start some kind of log, you know, where I can record my long and short term goals each day, keep my eye on the carrot, and write down some positive statements to keep me on track."

"Don't forget to use post it notes where you can see them and read them all the time. Listen to motivational tapes too."

"Can you recommend any?"

"Well, I've listened to everything from Anthony Robbins to Jack Canfield. There's Brian Tracy, and so many more I can't even begin to mention them all. In fact, there's a website, [www.TpTtechniques.com](http://www.TpTtechniques.com) where there's a whole lot of good advice and information on stuff like that."

“Thanks, I’ll check it out, and you mentioned that night programming thing too?”

“Yeah, another great resource, the same website [www.TpTtechniques.com](http://www.TpTtechniques.com).”

“Okay, so I guess that’s it.” William said, picking up his notebook.

“What about **action**?” Simon asked, not quite convinced his words had made the impact he had hoped for.

“Ah, not to worry. Action is what brings it all together. Without action, I got nothing. I can visualize myself into oblivion, but if I don’t out there, get exposure, talk to people, knock on doors, I won’t make the Million Dollar Club, will I?”

“Not hardly.” Simon smiled.

“And I’m laying off the donuts. I’m going to need all my energy---jeez, I’ve got a million things to do! Marketing materials, floor time, meeting so many people, I gotta go!” William jumped up with a new-found confidence, shook Simon’s hand, and bolted out the door.

Shortly afterward, Sal walked into the conference room.

”Well, how’d it go, Champ? You make me another Top Producer?” Sal said, smiling proudly at Simon.

“I think we can bank on this one, Sal.”

**The End.**

## **A Few More Words.....**

Hopefully this little book has opened your eyes to at least one idea you can use.

In addition, please read the bonus books at [www.TpTechniques.com](http://www.TpTechniques.com)  
Called *As a Man Thinketh*, and *The Science of Getting Rich*.

You can read, for free, the 50 page book that has impacted thousands and thousands or lives in a positive way. As one of the original forefathers of the science of getting rich, it could be said that most modern day writers and teachers have directly or indirectly been touched by the work of this man.

Great working with you, and I'll see you at the top!

**T. L. Dorris**

**Recommended Reading, Real Estate/Sales Specific**

The Millionaire Real Estate Agent, Gary Keller

Real Estate Rainmaker, Online Marketing

Real Estate Rainmaker

Never Cold Call Again

How to Become a Power Agent in Real Estate

Endless Referrals

Book Yourself Solid

Playing with the Big Boys & Girls in Real Estate

How to Develop a Six-Figure Income in Real Estate

**Recommended Reading, Non-Real Estate**

Booher, Dianna, *Speak With Confidence!* (McGraw Hill 2003)

Chopra, Deepak, M.D., *Grow Younger, Live Longer* (Harmony Books, 2001)

Canfield, Jack, *The Success Principals* (Canfield Training Group, 2003)

Collins-Ford, Susan, *The Joy of Success* (William Morrow, 2003)

Dorris, Tamara, *The Communication Soul-ution* (Booklocker, 2004)

Dorris, Tamara, *Girl Gets World*, (Iuniverse, 2001)

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Dyer, Wayne, *There's a Spiritual Solution of Every Problem*

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Frankl, Viktor, E., *Man's Search For Meaning*, (Simon & Shuster, 1959, 1984)

George, Mike, *Discover Inner Peace* (Cronicle Books, 2000)

Gershon, Michael, M.D., *The Second Brain* (HarperCollins Publishers, 1998)

Hay, Louise, *Heal Your Body*, (Hay House, Inc. 1982, 1984)

Hyla, Cass, M.D. and Holford, Patrick, *Natural Highs* (Avery, 2002).

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Lecron, Leslie, M., *Self-Hypnosis* (Printice-Hall, Inc., 1964)