

THE SUCCESS SECRETS OF THE RICH AND HAPPY

by Michael Yardney

Success is a result of all the choices you make – the things you chose to do and the things you chose not to do.



ABOUT THE AUTHOR



Michael Yardney is a bestselling author and Australia's leading expert in the psychology of wealth and success. Michael has probably educated more successful property investors than anyone else in Australia and has been voted Australia's leading property educator and mentor.

But he's no theorist.

Coming from a poor background Michael built his own multi-million dollar property portfolio in his spare time and now heads a national company that has been involved in over \$2 Billion worth of property transactions creating wealth for his clients.

Michael Yardney has been featured in:



PREFACE

Success is not a miracle. Nor is it a matter of luck.

Everything happens for a reason, good or bad, positive or negative.

In fact, you've probably heard the saying that "success is a journey, not a destination."

I'm sure this is true.

Clearly success doesn't happen by accident. It's a result of all the choices you make – the things you chose to do and the things you chose not to do.

It takes a plan, time and commitment.

Plus to be successful you need to think like a winner!

This is because it's unlikely that you'll achieve your long-term goals if you yourself don't believe that you can.

In this eBook, I'll share with you Secrets of Success of the Rich and Happy so you can start, or continue, on the path of achieving your dreams!

How do I know these things?

Well over the years I have worked with and rubbed shoulders with the many successful business people, property investors and entrepreneurs around Australia and South East Asia. In fact, I have arguably educated more successful property investors than anyone else in Australia.

But what I'm going to share is not theory... I've also personally mentored over 2,000 successful and not so successful people over the last decade, and here's what I found...

THE SUCCESS HABITS OF THE RICH

Unfortunately, we live in a society which teaches that money equals success. Like many other things, money is a tool. It's certainly not a bad thing but ultimately, it's just another resource. Regrettably, too many people worship it.

Now I didn't understand this when I began my study of rich and successful people just over 30 years ago.

Of course I eventually learned that not all rich people are successful, and not all successful people are rich; but remember I was much younger and more naïve then and wanted it all.

So I tried to understand why some people were rich while others kept struggling financially.

Over the years I attended many seminars, paid mentors and read as many books as I could on the topic of success. I modelled successful people and eventually grew successful myself.

It wasn't easy, I've had my challenges in life (mostly self-inflicted) and I've hit rock-bottom, but I got up again, learned from my mistakes and moved forward.

And for the last decade I've mentored over 2,000 successful (and some not so successful) investors, business people and entrepreneurs.

What I learned was...

Being rich has little to do with the money itself

Instead, it has a lot to do with how you think about money.

This means that if you want to become rich, one of the first steps for you is to know how the wealthy think about money differently than you do, and to start thinking like them.

The next step is to take action, and to let the action become natural by thinking the way wealthy people think and developing what I call Rich Habits.

Anyway...I've found rich people share similar habits and so do the poor.

Now before you get too offended...

I'm not making a judgment when I say rich people or poor people – they are terms I use to help clarify the different ways of thinking that 1% of people exhibit from the majority of the population.

While I'll expand on some of these in detail later in this eBook, initially I'd like to give you a brief overview by sharing...

69 RICH HABITS OF SUCCESSFUL PEOPLE

- 1.** The average person thinks about spending their money, while the Rich think about how to invest their money.
- 2.** The Poor worry about running out of money while the Rich think about how to use their money to make more money. They're not scared to take on debt recognising leveraging other people's money is one of the fastest ways to grow their wealth.
- 3.** Most people believe hard work makes you rich, while the Rich know that leverage creates wealth.
- 4.** Successful people don't procrastinate. They don't spend their life waiting for the 'right time' or waiting until they know it all or have figured everything out.
- 5.** The average person believes having a job gives them security. The Rich know there's no such thing as "job security."
- 6.** Most people "want to be rich. The Rich are committed to being Rich. (They are very different things.)
- 7.** When things go wrong, the Rich find a lesson, while others only see a problem.
- 8.** The Poor set their financial expectation low, so they're never disappointed. On the other hand, the Rich set their financial expectations high so they're always excited.
- 9.** Successful people take calculated risks – financial, emotional, professional, psychological. But once they've built their wealth they take fewer risks.
- 10.** The Rich consciously and methodically create their own success, while others hope success will find them.
- 11.** The Rich look for and find opportunities where others see obstacles.
- 12.** The Poor and middle class believe life happens to them. They are a passenger in the journey of life, while the Rich believe that they create their own destiny. They are the pilot of their lives.
- 13.** Rich and successful people align themselves with like-minded people. They understand the importance of being part of a team. They create win-win relationships.
- 14.** The Poor believe money will make them happier, while the Rich know that money has little to do with happiness, but it does make your life easier and more enjoyable.



15. The Rich don't blame (what's the point?). They take responsibility for their actions and outcomes (or lack thereof). They know there is no such thing as a rich victim.

16. The Poor believe it's wrong for a small group of people (the 1%) to possess most of the money. The Rich welcomes the masses (the 99%) to join them.

17. Successful people are not necessarily more talented than the majority, yet they always find a way to maximise their potential. They get more out of themselves. They use what they have more effectively.

18. The Poor believe that in order to gain something, you must sacrifice something else. You must choose between a great family life and being poor, or love and being poor, but you can't have both. The Rich know they can have it all if you have an abundant mindset.

19. Successful people are solution focused, rather than looking for problems or obstacles.

20. Successful people are fearful like everyone else, but they are not controlled or limited by fear. They use it to empower themselves.

21. The Rich get up early. They know there's no shortcut so they work hard until they've accumulated a big enough asset base so they don't have to work hard any more.

22. The Rich ask the right questions – ones which put them in a productive, creative mindset and a positive emotional state. They understand that the better the questions they ask – the better the answers they get and the better the results they achieve.

23. The Rich have clarity and certainty about what they want (and don't want) for their life.

They actually visualize and plan their future while others are merely spectators of life.



24. While the Poor believe Rich people are lucky, the Rich know luck has nothing to do with their success. While the Poor wait for their lotto numbers to come up the Rich don't expect Lady Luck to pay them a visit; instead they aggressively pursue their dreams.

25. While the middle class believe the road to riches is through a formal education like a college degree or a masters, you'll find many of the Rich never completed high school. They favour specific knowledge in their industry over a formal education. They've learned to become more valuable by becoming an expert in their job.

26. The Rich are voracious life-long learners. They constantly work at educating themselves, sometimes formally and academically; but more often informally by asking, watching, reading or listening and also experimentally by doing, trying, failing and trying again. By the way... I'm not talking about a formal education.

27. Rich people are generally rich because they have made money selling a specific knowledge they have acquired.

28. Rich and successful people are glass half full people – while still being practical and down-to-earth. They have an ability to find the good in everything around them rather than look for faults, problems or stumbling blocks.



29. Putting it another way...the Poor focus on obstacles in their way while the Rich focus on all the opportunities all around them.

30. While many people are pleasure junkies and avoid pain and discomfort at all costs, the Rich understand the value and benefits of working through the tough stuff that most others avoid.”

31. The Poor think the Rich are selfish. The Rich see it as their obligation to earn more so they can contribute more – partly by setting a good example but more importantly by giving to charity and helping their community. They know that if they're not taking care of themselves, they won't be in a position to help others.

32. The Poor believe they aren't worthy of wealth, while the Rich believe they deserve to be rich.

33. Rich and successful people are adaptable and embrace change. They are comfortable with and embrace the new and the unfamiliar, while the majority of us are creatures of comfort and habit.

34. The Poor often resent successful and rich people (you know what I mean...they're waiting for the real estate or stock market to collapse on those who've worked hard to investment in their future.) On the other hand, the Rich admire other rich and successful people.

35. Successful people don't believe in, or wait for fate, destiny, chance or luck to determine or shape their future. They believe in, and are committed to actively and consciously creating their own best life.

36. The Poor think about money emotionally, while the Rich think about money logically.

37. Successful people have a plan for their lives and work methodically at turning that plan into a reality. They plan to become the person they plan to become, while in general for the Poor their lives are a blundering series of unplanned events and outcomes.

38. The Poor often think that Rich people are dishonest, while successful people know that Rich people are ambitious.

39. Most of us are conditioned to think that money is the cause of all that's unjust in the world. But money is simply a commodity, it's only as good or bad as the perception we have of it. So while the Poor believe money is the root of all evil, wealthy people know that poverty is the root of all evil.

40. The Poor believe money changes people. The Rich understand that money reveals people.

41. The Poor are worried that if they become rich they will lose their friends. The Rich believe being wealthy will expand their network.

42. Successful people are resilient. They're just warming up when most would throw in the towel.

43. The Poor believe their thinking is unrelated to their net worth. Successful people know their mindset is critical to their results.

44. Many people believe you have to be educated and smart to be rich. Successful people know intelligence has little to do with getting rich, but know they have to be financially fluent.

45. The Poor teach their children about money by example. Interestingly the Rich do the same thing.

46. Successful people innovate rather than imitate.

47. The Poor believe the Rich should support the poor. The Rich believe in self-reliance.

48. Successful people consistently do what they need to do, irrespective of how they are feeling on a given day. They don't spend their life stopping and starting.

49. The Poor believe you have to have money to make money. The Rich know you can use other people's money to become rich.

50. Successful people deal with problems and challenges quickly and effectively; they don't put their head in the sand. They face their challenges and use them to improve themselves.

51. The Poor hand down their limiting beliefs about money to their children. The Rich hand down their empowering beliefs about money to their children.

52. Successful people have clarity and certainty about what they want (and don't want) for their life. They actually visualise and plan their best reality while others are merely spectators of life.

53. The Poor teach their children how to survive. The Rich teach their children how to become wealthy.

54. Successful people don't believe in, or wait for fate, destiny, chance or luck to determine or shape their future. They believe in, and are committed to actively and consciously creating their own best life.

55. The Poor teach their children to be happy with what they have. The Rich teach their children to follow their dreams and aim for the stars. Average people set low expectations to avoid disappointment, whereas Rich people set huge expectations and follow their dreams.



56. Successful people are more effective than most at managing their emotions. They feel like we all do but they are not slaves to their emotions.

57. The Poor minimize the importance of money with their children. The Rich teach their children the importance of money.

58. Successful people are good communicators and they consciously work at it.

59. The poor tend to think short term, while the Rich think long-term.

60. Successful people are secure. They do not derive their sense of worth of self from what they own, who they know, where they live or what they look like.

61. Most people think their education finishes when they leave school and would rather be entertained than educated. The Rich continually learn and grow.

62. Successful people are generous. They take pleasure in helping others achieve.

63. Successful people tend to be humble and they are happy to admit mistakes and to apologise. They are confident in their ability, but not arrogant. They are happy to learn from others. They are happy to make others look good rather than seek their own personal glory.

64. The Poor don't believe in personal development. The Rich know that their personal wealth can't grow faster than their personal growth.

65. Successful people are happy to swim against the tide, to do what most won't. They are not people pleasers and they don't need constant approval.

66. Their desire to be exceptional means that successful people do things that most won't. They become exceptional by choice. We're all faced with life-shaping decisions on a regular basis. Successful people make the decisions that most won't and don't.

67. While the average person feels threatened by change, successful people embrace change.

68. While many people are reactive, successful people are proactive. They take action before they have to.

69. Successful people have balance in their lives. While they may be financially successful, they know that the terms money and success are not interchangeable. They understand that people who are successful on a financial level only, are not successful at all.



OF COURSE IT'S WORTH REALIZING THAT...

We all have some of these Rich Habits and we all exhibit some dis-empowering Poor Habits. The big differentiator in the see-saw of life is: do you have more of the Rich Habits or more of the dis-empowering Poor Habits.

The good news is that now with a greater understanding of what sets the Rich apart from the rest of the world's population, the choice is yours. You can choose whether you will be a have or a have not.

So let's now look in more detail at 11 Success Secrets of the Rich and Happy.

1 SELF-AWARENESS

2 A DESIRE TO IMPROVE

3 THE VALUE OF TEAMWORK

4 SENSE OF OWNERSHIP

5 TARGET & GOAL-ORIENTED

6 NO COMFORT ZONE

7 EYES ON THE PRIZE

8 HAPPINESS

9 VALUE OF TIME

10 DELAYING GRATIFICATION

11 THE POWER OF EDUCATION

#1 - Self-awareness

The first secret to success is self-awareness.

With a strong sense of self-awareness you have the confidence to face challenges and believe that you can handle the ups and downs that come with living and succeeding.

Successful people have a strong sense of self-awareness – they know who they are and they are comfortable with that.

They also often recognise themselves as unique individuals.

If we think about unsuccessful people, they often have a narrow-minded vision of themselves and their place in the world.

They might be extremely good at work and want to contribute towards changing the world or the environment they live in, but their effort is self-oriented and personally driven.

A KEY FACET OF SELF-AWARENESS IS NEVER TO LIE TO YOURSELF.

It's much more difficult to accept the problems that we have without making excuses for them.

Successful people understand that we will encounter problems, both internally and externally.

But it's important to accept the problems that reside in our lives, rather than not dealing with them or lying to ourselves about them.

As Steve Maraboli says, *"Stop lying to yourself. When we deny our own truth, we deny our own potential."*

It's a human condition that we often do things without much thought.

We have habits, behaviours and thinking that we're not even conscious of, but you must become aware of these if they are dragging you down in life.



Only after you become aware, do you have a shot at becoming more self-aware.

One by one, you then attack each bad habit, thought, behaviour and emotion, but perhaps baby steps is the key.

Make one change a month for a year and after a year those bad habits will begin to disappear.

Your life will become better, your mindset will shift from negative to positive and you will become happier about life.

Your mind will burst with creative ideas and you'll begin to grow and expand as an individual and be well on your way to success.

**MAKE ONE CHANGE A MONTH FOR A YEAR
AND AFTER A YEAR THOSE BAD HABITS WILL
BEGIN TO DISAPPEAR.**

#2 - A desire to improve

The desire to improve generates challenges and experiments which give purpose and positive change.

Even a failed attempt will create opportunities or challenges almost always more positive than total failure to act.

Unsuccessful people generally don't take risks and feel comfortable by staying on the "safe" side – they don't feel happy going out of their comfort zone.

Successful people look forward to growing and take action to make positive changes in their careers.

Irrespective of the desire of the attempt to improve, and regardless of the actual outcomes, this is an important difference between successful and unsuccessful people.



SUCCESSFUL PEOPLE ALSO ARE NOT AFRAID TO ASK FOR ADVICE.

The famous entrepreneur, Richard Branson, said, *"When you need to make hard decisions, being able to discuss your ideas with entrepreneurs and business leaders who*

have solved similar problems can make all the difference."

Of course, asking for advice isn't always easy.

We think that we have the same opportunity as everyone else and sometimes feel insecure and dependent, so we decide not to ask for advice, and try to figure it out ourselves.

But this could be greatly limiting us from reaching our full potential, because the advice we might be seeking could be something that somebody knows very well.

SUCCESSFUL PEOPLE ALSO DON'T LET THEIR PAST DICTATE THEIR FUTURE.

The past is something that we can never change, nor should we want to change it, because without it, we would not have learned the lessons we needed to learn.

Therefore, we would wind up making the same mistakes over and over again until we learned the lesson that life is trying to teach us.

Successful people also focus on making small and continuous improvement.

There is a concept that you can't eat an elephant all at once – if you ever wanted to try. You have to take it one bit at a time. Henry Ford once said, *"Nothing is particularly hard if you divide it into small pieces."*

SUCCESSFUL PEOPLE LOOK FORWARD TO GROWING AND TAKE ACTION TO MAKE POSITIVE CHANGES IN THEIR CAREERS.

#3 - The value of teamwork

You will hardly ever catch a successful person talking about his or her successes.

In fact, a successful person rarely talks about him or herself at all.

That's because successful people understand great success is the outcome of a team's hard work and they give importance to the assistance they get from others.

Unsuccessful people find something wrong in everything and will display failures and hide others' successes.

They use a negative tone with other people around them and don't believe in anything much at all.

SUCCESSFUL PEOPLE FOCUS ON BEING WITH THE BEST TEAM.

Renowned basketball coach Phil Jackson once said, *"The strength of the team is each individual member. The strength of each member is the team."*

Successful people know that they have to be with people who will complement them. In fact they know that if they're the smartest person in their team they're in trouble.

Company and management expert Ken Blanchard says, *"none of us are as smart as all of us."*

SUCCESSFUL PEOPLE UNDERSTAND GREAT SUCCESS IS THE OUTCOME OF A TEAM'S HARD WORK AND THEY GIVE IMPORTANCE TO THE ASSISTANCE THEY GET FROM OTHERS.

#4 - Sense of ownership

Successful people look forward to learning from mistakes.

They recognise their faults and take responsibility to make sure not to repeat the same mistakes again.

They are accountable for their own actions.

On the other side, unsuccessful people are persistent; they think they are always right and they know it all, and consider themselves superior to everyone else.

They also very rarely take responsibility for their own mistakes.

SUCCESSFUL PEOPLE ALSO DON'T FOLLOW, THEY LEAD.

You've probably heard the phrase "lead, follow or get out of the way."

There are two types of people in this world – leaders and followers – and the ones who are successful are the people who are leading the pack.

Successful people aren't successful because they got there by chance or followed somebody to the finish line.

They paved their own path in life to get where they needed to be.

Just as the great Robert Frost said, "Two roads diverged in a wood, and I took the one less travelled by, and that has made all the difference."

SUCCESSFUL PEOPLE ARE ACCOUNTABLE FOR THEIR OWN ACTIONS.

#5 - Target and goal-oriented

Effective people have short-term and long-term goals that give them direction to meet success and serves as a guideline to help keep themselves motivated and on track.

They set actual goals they can accomplish while unsuccessful people scramble to discover what they need to do next.

SUCCESSFUL PEOPLE ARE ALSO BIG PICTURE – THEY DON'T GET LOST IN THE SMALL DETAILS.

When life gives us seemingly endless opportunities, it is very easy to get lost in the small details.

The small details are very easy for us to become focused on, thus causing us to miss out on the overall vision, also known as the “big picture”.

Focusing too much on the smaller details constricts our ability to see how everything ties together.

Much of our lives hinge upon the connections that we make with others and with ourselves.

If we get lost in the small detail, it's like having missing pieces to a puzzle. How are we supposed to solve that?

Imagine what would have happened if Henry Ford only saw the small details.

When building the company, he knew that he must do something different if his company was to succeed.

After many people told him it couldn't be done, his company continued improving upon the smaller details until they got it right.

Ford didn't focus too much on the small details, which were the hundreds of times he failed; he saw the overall goal and knew that it could be accomplished.

It required seeing the bigger picture to make it happen.

SUCCESSFUL PEOPLE SET ACTUAL GOALS THEY CAN ACCOMPLISH WHILE UNSUCCESSFUL PEOPLE SCRAMBLE TO DISCOVER WHAT THEY NEED TO DO NEXT.



#6 - No comfort zone

A truly successful person is never defeated by issues that appear in front of them at any time. That's because they put up a fight no matter how bad the situation.

Successful people's determined spirit gets stronger with problems and when they fall, they get back up.

SUCCESSFUL PEOPLE ALSO DON'T BELIEVE IN A "COMFORT ZONE" AND THEREFORE DON'T WORK IN ONE.

What is your comfort zone? Your comfort zone is defined as "a psychological state in which a person feels familiar, at ease, in control, and experiences low anxiety."

When you get outside of your comfort zone, it doesn't mean that you should strive for a constant state of anxiety and stress.

It simply means that in order to grow you should try new things and expand your horizons.

The reason we are comfortable in our comfort zone is because we are not taking risks when we are in this state.

When we live in our comfort zones, we are living life like hamsters on a wheel, going around and around in a constant cycle, but going nowhere in our lives.

Famous motivational speaker, Les Brown, said it best with, *"If you put yourself in a position where you have to stretch outside your comfort zone, then you are forced to expand your consciousness."*

SUCCESSFUL PEOPLE'S DETERMINED SPIRIT GETS STRONGER WITH PROBLEMS AND WHEN THEY FALL, THEY GET BACK UP.



#7 - Eyes on the prize

Successful people keep their focus on the end goal.

Big-picture concentration brings totality and maturity to an effective person's thinking, which broadens his or her outlook by striving to learn from every experience.

Conversely, "small thinking" of unproductive people shortens their vision and leads them to become a follower, not the front-runner.

SUCCESSFUL PEOPLE ALSO DON'T MULTI-TASK.

Multi-tasking is typically viewed as a skill that only certain people possess.

But truth be told, nobody actually has the ability to multi-task.

Further, multi-tasking is known to actually decrease productivity.

Those who are successful focus on one specific task and do that task to the best of their ability without interruption.

When you multi-task, you limit your ability to fully focus on one specific task at a time.

Successful people utilise the talents and abilities they have by focusing it on one task and one task only.

Emma Watson said, *"I just dropped my iPhone in my soup. I think it might be time to tone down the multi-tasking."*

Successful people also never procrastinate or make excuses.



Mark Twain once said, *"Eat a live frog first thing in the morning and nothing worse will happen to you the rest of the day."*

Successful people don't take chances, they take action and get the tough assignments done first.

They also understand that income doesn't equal wealth.

Too many people believe that a high-paying job will be their ticket to financial independence.

Of course it will be easier to become wealthy if you have a lot of money flowing to you, but you have to spend less than you make.

It seems like common sense, but studies have demonstrated that high-earning doctors are the least likely group to amass significant wealth.

THOSE WHO ARE SUCCESSFUL FOCUS ON ONE SPECIFIC TASK AND DO THAT TASK TO THE BEST OF THEIR ABILITY WITHOUT INTERRUPTION.

#8 - Happiness

Another commonality found in the successful is they find pleasure in their work.

They focus on essential parts of their work that are quantifiable, which gives them the greatest sense of achievement and brings happiness at work.

Unproductive people focus thinking on survival and take all the good credit from others.

SUCCESSFUL PEOPLE ALSO DON'T HANG AROUND NEGATIVE PEOPLE.

This is because negative people are very destructive to be around when it comes to achieving success, because there are so many situations that life throws at us and causes us to get down on ourselves or our situation.

But some people like to focus on this aspect of life the majority of the time.

When you are around negative people enough, you start to see things negatively and you begin to lose sight of your dreams.

Success is more about mindset than anything, and if you always have a negative mindset, life will reward you with negative outcomes to deal with.

Joel Olsteen once said, *"You can't expect to live a positive life if you hang with negative people."*

So if you wish you be successful, don't focus on the negativity that others bring.

To be successful requires focus and determination and it seems that every successful person follows similar patterns.

Therefore, it's easy to see why they are where they are.

They knew what they had to do in order to achieve their dreams and they didn't let anyone, or anything, stop them from getting there.

You have the power in yourself to become one of those successful people you admire and look up to.

There are certain people that come to your mind when you think about success.

Yet the frenzy around very famous or successful people can be so noisy that you start getting bewildered about what it actually takes to achieve success.

The truth is that what successful people do daily, the things that define them, are actually discreet and little actions.

So successful people focus on the positive.

In his book, *The Happiness Advantage*, Shawn Achor explains that a scientific study showed that doctors who are put in a positive mood before making a diagnosis consistently experience significant boosts to their intellectual abilities compared with doctors in a neutral state.

Because of this, they are able to make accurate diagnoses almost 20 per cent faster.

Successful people are always optimistic about situations.

SUCCESS IS MORE ABOUT MINDSET THAN ANYTHING, AND IF YOU ALWAYS HAVE A NEGATIVE MINDSET, LIFE WILL REWARD YOU WITH NEGATIVE OUTCOMES TO DEAL WITH.

#9 - Value of time

Productive and effective people never waste time.

In fact, successful people endow a great value on their time.

They understand time is the most treasured asset they possess, so they do everything they can to acquire supreme results.

Unsuccessful people can't get ahead in life, because they don't value time in their life.

They look for any excuse to take a break from what they are doing, they get confused and they love putting off things pending until the next day.

They rarely complete work, responsibilities or projects on time.

SUCCESSFUL PEOPLE FOCUS ON BEING PRODUCTIVE RATHER THAN BEING BUSY

According to Tim Ferris, the author of the The 4-Hour Workweek, *"Slow down and remember*

this: Most things make no difference. Being busy is often a form of mental laziness – lazy thinking and indiscriminate action."

Successful people also often wake up early.

Sergio Marchionne, the CEO of Fiat and Chrysler, wakes up as early as 3.30am to deal with the European market.

Tim Cook, the CEO of Apple Inc., starts his day as early as 4.30am to send emails.

Jeffrey Immelt, the CEO of General Electric, says he wakes up by 5.30am for his daily workout routine.

SUCCESSFUL PEOPLE UNDERSTAND TIME IS THE MOST TREASURED ASSET THEY POSSESS, SO THEY DO EVERYTHING THEY CAN TO ACQUIRE SUPREME RESULTS.



#10 - Delaying gratification

Successful people possess higher patience and an aptitude to postpone the enjoyment of their work.

They have an ability to work hard to accomplish a goal which isn't achieved for a long time.

That's because they understand that long-term success takes a lot of skills that unsuccessful people lack or haven't experienced.

These attributes comprise proper planning for the upcoming challenges, association, self-confidence and tolerance.

Unsuccessful people, however, by and large can't see the forest through the trees.

Learning to delay gratification rather than seeking immediate satisfaction is essential for success, particularly when it comes to less liquid type assets such as housing.

It takes time to allow the power of leverage and compounding to grow a portfolio successfully and with minimal risk.

While it takes time to change ingrained habits and the approaches to life that you've been taught since childhood, the good news is it's entirely do-able.

Start with small alterations to your thought patterns by acknowledging habits intended to provide immediate gratification.

REMEMBER, IF IT COMES TOO QUICKLY, CHANCES ARE YOU WILL LOSE IT AGAIN JUST AS READILY. ALL GOOD THINGS TAKE TIME.

As Warren Buffet wisely said: *"Wealth is the transfer of money from the impatient to the patient."*

SUCCESSFUL PEOPLE HAVE THE ABILITY TO WORK HARD TO ACCOMPLISH A GOAL WHICH ISN'T ACHIEVED FOR A LONG TIME.



#11 - The power of education

Successful people don't do anything without learning first.

They understand that the greatest thing about learning is the benefit that we receive in all aspects of our lives.

Successful people strive to continue learning new things and expanding on things that they already know.

If we stop learning, then the only thing we can do is settle with what we already know; if we settle for that, then there's no way to expand our minds.

Expansion is essential on the path to success and since our minds require learning for expansion, we must never stop seeking new knowledge.

Imagine what would have happened if Bill Gates stopped learning and growing!

The internet would be much more primitive than it is today.

But because he followed his dreams and continued growing, he founded one of the biggest companies in the world and it's still flourishing and growing today.

SUCCESSFUL PEOPLE ALSO DON'T PROCRASTINATE IN ASKING FOR FEEDBACK.

They understand that feedback is important, because it gives you a different perspective on your current situation.

Sometimes you aren't able to see the answer that is right in front of you.

But when someone gives you feedback, it allows you to see something from the perspective of someone else.

If you procrastinate asking someone for feedback, you're missing out on time that could be put towards accomplishing your dreams.

The longer you wait, the harder it is to utilise advice that others can give you.

"I think It's very important to have a feedback loop, where you're constantly thinking about what you've done and how you could be doing it better," entrepreneur Elon Musk once said.

SUCCESSFUL PEOPLE STRIVE TO CONTINUE LEARNING NEW THINGS AND EXPANDING ON THINGS THAT THEY ALREADY KNOW.

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CONCLUSION:

I hope this eBook has opened your eyes to the fact that the big difference between the rich and successful and the average person is the way they think.

And all this happens at a subconscious level.

Of course our subconscious never sleeps, working tirelessly day in and day out.

It makes up 5/6ths of our brain and controls our breathing, heart, blood flow, metabolism and all our bodily function without any conscious direction on our part.

It is the seat of our emotions and memory and responds to our beliefs.

How?

There is something in our brain called the Reticular Activating System (RAS) that acts as a data filter.

Our brain is constantly bombarded with millions of bits of information coming in from our senses and the RAS filters this data, eliminating most of it, and allowing in only that data the subconscious has been programmed to allow in.

The RAS is the thing that turns the sound down when we're sleeping, but if you're a mother it's what allows you to sleep through most noises unless you hear your baby cry and then you wake up while your husband soundly sleeps right next to you.

Your RAS helps you tune in and out and it's your internal goal seeking mechanism.

I've come to realise that most people have an attitude toward success and money and a general mindset that simply won't allow them to reach the next level of success and wealth.

THE WAY THEY THINK IS THE GREATEST ROADBLOCK ON THEIR JOURNEY TO FINANCIAL FREEDOM.

This would suggest that if you re-program your inner dialogue to reflect the way rich people think, you will be moving in the right direction to achieving your own financial success.

It's not just what you think that makes you rich.

It's also what you do – your behaviour, the actions you take or choose not to take.

Interestingly, 40% of all of your daily activities are habits, which means 40% of the time you're on auto pilot, every day.

And these habits – the way you run your life – are the reason you're rich, poor or stuck in the middle-class.

They are the reason you live in the house of your dreams or a hovel.

The good news is that now with a greater understanding of what sets the Rich apart from the rest of the world's population, the choice is yours.

You can choose whether you will be a have or a have not.

BUILD A PORTFOLIO THAT WILL GIVE YOU FINANCIAL INDEPENDENCE

Currently, less than 1% of properties on the market are 'investment grade'. Do you know how to select them?



Turn to Metropole for independent, unbiased property advice.

- ✓ We offer our clients a time-tested system
- ✓ A proven track record: we've been involved in over \$2 billion worth of property transactions
- ✓ True on-the-ground experience from our offices in Melbourne, Sydney and Brisbane
- ✓ We don't sell property, but have access to every property on the market

This means you will outperform the average investor & could give your family the financial freedom they deserve.

"Property investors & home buyers: with all the agents, marketers and developers out there looking after their own interests, it's a great feeling having the independent team at Metropole on your side working for you."

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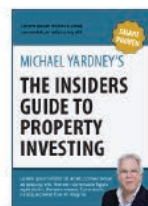
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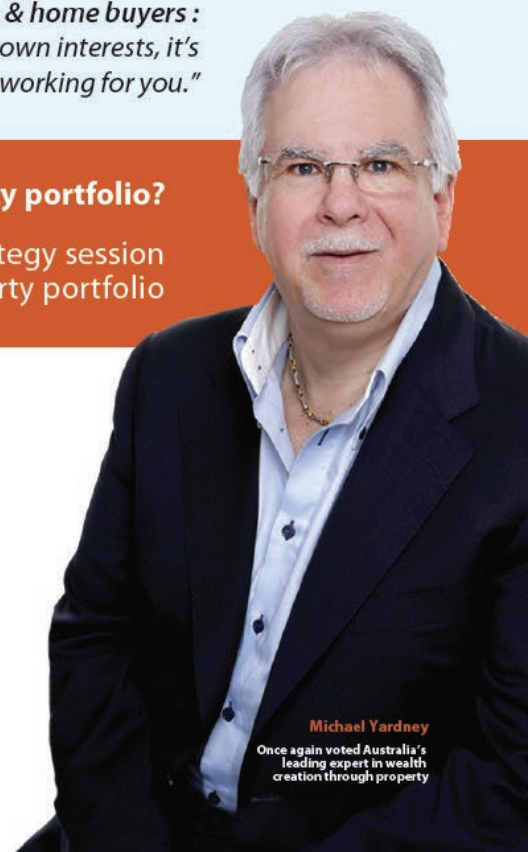
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