

# 1 LIFE 3 PILLARS

THE CHAMPION WITHIN



JC LIN



*JC is absolutely an action-taker and rarely  
I get to see 100% committed people like him. After the course,  
he started building up his property portfolio with  
4 properties within 9 months, I'm so proud of him!*

---

**WENDY KWEK**

FROM BROKE TO OWING OVER 100 PROPERTIES



*JC started out as my student, but right from the beginning,  
I saw his potential and his hunger to succeed. That's why today,  
we are now business partners that have jointly invested properties in  
Singapore, Malaysia, Thailand and Australia.*

---

**JEROME TAN**

FROM BANKRUPT TO MULTI-MILLIONAIRE



*JC is one of the most decisive persons I've met in my life. After I told him what he needed to do to improve his health, he took immediate actions and implemented changes to his lifestyle the next day. In just a few short months, he regained full control over his health.*

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## **EILEEN TAY**

ITEC CERTIFIED NUTRITIONAL CONSULTANT,  
LYMPHATIC DRAINAGE & MERIDIAN POINTS TRAINER



*JC's knowledge of health is very high, and his awareness of health is so much higher than most of my patients. So far, out of all the patients I've come across, he's one of the only ones who takes care of his diet, mental health and his lifestyle - things that most people take for granted.*

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## **DR LEE HWANG-HEE**

CHIROPRACTOR

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J C LIN

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# Foreword

I owe a huge debt of thanks to the many inspiring people who have helped me on the life journey that this book chronicles. Foremost among them is my wonderful wife, Elaine, without whom I could not have succeeded, and I consider myself blessed to still share each new day with her. She supported me through the highs and lows that led to my discovery of the three pillars, and she still supports me now that I've chosen to share what I've learned with other people.

I also want to dedicate this book to each of my children, who mean the world to me. I hope in time that you can find something in here that shapes your own life for the better. We're only given one brief existence, and I don't want you to waste a second of yours.

I'm now convinced that health is the foundation on which everything else in our lives rests. Without health, we can't enjoy (or even create) wealth and happy relationships. I've seen too many people chase wealth to the exclusion of everything else, leaving their health and relationships in ruins. I think it's time to change that.



# Introduction

A lot of people tend to choose a book on the basis of a glance at the cover, a quick read of the blurb on the back, and by scanning a few lines from the first page. I do it, you do it, we all do it, because a book is a big time commitment, and we all lead such busy lives these days that we want to know quickly if it's going to be worth our time to read it.

So, with that in mind, let me save some of yours. Much as I'd love you to buy my book, I'm not a person who likes wasting other people's time. In fact, part of the purpose of this book is to save you as much time as possible, by helping you to avoid some of the stumbling blocks that I encountered on my journey towards success.

So, without further ado, here's your time-saver: in this book, I will be talking about (drum-roll) ... life! Specifically, your life, and how you can improve it. I will be drawing on examples from my own life to illustrate my beliefs, not because I think that my own existence is super special, but because I've achieved what most people would consider to be a good deal of success in business, and because I think I've picked up a lot that's worth passing on to others on the way.

I've made breakthroughs and mistakes in equal measure, and both have been excellent teachers. They have taught me plenty, and I think that you could learn from them too. So, there you have it. A book about life that helps you to succeed while avoiding a few trip wires along the way. I hope that's what you were looking for.

Still here? Great!

Since we are going to be talking about living the best life that you can, let's find out how yours is doing right now:

- How is life treating you?
- Are you making the best of it and realising your potential?
- Are you feeling satisfied, rewarded, and accomplished?
- Do you wake up every day full of enthusiasm and anticipation for the day ahead?
- Do you feel healthy, loved, and financially secure?

Naturally, I can't hear your answers, but that's no reason for me not to ask these questions. They're important ones that we should all ask ourselves now and then but often don't. We just push on with our lives without taking the time to step back and look at the path that we're on.

A lot of the time we don't bother to ask because we know we won't like some of the answers. There will be things that we have and things that we still want. We may realise that our lives are unbalanced and accept it as a fact of life because we see that it's the same for other people all over the world. We know that some people may have excellent physical health but are poor. Others may be wealthy, but their personal relationships are a mess. We can see from others that unbalanced lives are not rare and that what is rare is for someone to have health, wealth and love in their lives all at the same time. But even though unbalanced lives are commonplace, I don't think that means that we need to accept them as inevitable.

Since you've read this far, it's likely that you are ready for change and you've decided to explore your own route to fulfilment. The three pillars on which your life rests are out of balance, and you've decided that now is the time to do something about it. Good for you!

It's great that you want to make a concrete effort to improve your life, but a word of warning though: I will be keeping you busy. I want this book to spur you into action because you can't change your life just by reading and thinking. Change can only come from reading, thinking, and

then doing. That's why I've deliberately included lots of ideas, tips and suggestions that you can put into action every day.

Taking action is important. It's what separates the dreamers from the doers, and the haves from the have-nots. It's not enough to simply want a better and more fulfilling life. You have to take action to make it happen.

Pioneering psychologist Alfred Adler summed it up best when he said:

*“Trust only movement.  
Life happens at the level of events, not of words.  
Trust movement.”*

Don't let the prospect of “homework” put you off though. I assure you, your life will change for the better if you commit to applying the lessons in this book. Your efforts will be rewarded.

If you do want a better life, then there's no reason to put off change any longer. The longer you wait, the less time you'll have to enjoy your ideal life.

Yes, your ideal life. Let's talk about that for a moment.

What does it mean?

How does your ideal life look? Have you ever thought about it? Have you ever seriously tried to picture what an ideal life would look like for you, or are you as busy as the rest of your struggling peers; too busy to even bother trying? Maybe you've convinced yourself that there is no point in dreaming because there's no way to change the track that you are on.

Well, I think you should give your dreams a chance.

This might sound like wishful thinking to you, but I believe that visualising your ideal life is the starting point on your road to success. Just as every journey needs a map, every ideal life needs a vision. By taking the time to explore your vision, you will begin to understand what you genuinely want, not what someone else wants for you.

In a world that's obsessed with feeding us entertainment at every turn, I think we are running the risk of having our imaginations wither from

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underuse, and that's a shame because imagination, daydreams and the jumbled and wonderful life of the mind are where all the great things in the physical world were born.

Think about it for a second. Everything in this world that was made by human hands began as someone's daydream, so I think to switch off our phones and pulling out those earphones occasionally, is a good idea. Einstein would often stare at nothing for hours on end while his mind

churned through possibilities, so let's not be too hard on daydreaming, exploring, and visualising. If it was good enough for Einstein, then it's good enough for you. There are worlds within your imagination that are waiting to be born!

I can tell you without a doubt that visualising my ideal life has worked 100% for me. Despite humble beginnings, I am now living the life that I always dreamt of, enjoying health, wealth and fulfilling relationships that are balanced and plentiful. I'm one of those rare people who has the three pillars of his existence in balance most of the time, and it feels good; so good in fact that I want to share it with you.

You can read more about my life in the next chapter, but let me just give you a heads up; I'm nothing special. I did badly at school, and there were times when I couldn't afford to buy myself a \$0.70 breakfast, but now I'm a multimillionaire, just as I visualised, and there's no reason why you can't change your life for the better too.

So why don't we get going on visualising your ideal life? Let's start you off on the right track with a little focused mental wandering.

I want you to find yourself somewhere quiet where you feel comfortable. You're going to close your eyes and imagine a perfect day in the future. When you get there, I want you to focus on as much detail as possible, so think about what you see, what you feel, what you smell, who you are with...

The more vivid the picture you can paint, the better.

Go ahead, close your eyes and spend a few minutes on visualising what you want in as much detail as you can manage. And don't worry if it feels weird, nobody's watching. Engage your senses and let yourself explore...

Are you back? Good. So now it's time to ask yourself a few more questions...

- In your ideal life, are you healthy?
- In your ideal life, are you surrounded by people you love and who love you in return?
- In your ideal life, are you financially comfortable?

It's okay if you only pictured a huge house, a flashy car, and a bunch of servants bringing you piña coladas by the pool. That's what a lot of people do the first time around. As nice as that sounds though, I'm here to tell you that it won't sustain you as a happy human being. The reason why so many lottery winners seem to go from riches back to rags again is that they didn't take the time to work out what their ideal life might look like. They tried to spend their way to happiness, and it didn't work.

We human beings are all pretty much the same deep down. We are happiest when we have an existence that is built on Health, Relationships, and Wealth. They're the things that we all desire and aspire to have because although they may look very different, scratch away the surface and they all turn out to be different aspects of the same thing: security and security is always going to be at the core of our concerns as living beings in a hostile world. That's why they are so important, and why we call them the Three Pillars of a Full Life.

I'm one of those rare people who has the three pillars of his existence in balance most of the time, and it feels good; so good in fact that I want to share it with you.

# Introducing The 3 Pillars

*Why are These Three Pillars  
So Important to Living Your Fullest Life?*

Throughout this book, we'll talk individually about each of these pillars and how to achieve them. We'll offer tangible steps that you can take today to start you on the path toward living your fullest life.

Each pillar plays a vital role in your ideal life, but none of them can act alone; each of them depends on the others. It's clear that if you achieve financial prosperity, you won't be able to enjoy it if your health is constantly poor (not least because poor health has the power to bankrupt you too). Your health is the bedrock on which the other pillars depend.

## Health

I learned about the importance of my own health the hard way. Like a lot of people, I lived a lifestyle that damaged it, and I assumed that it was something that I could ignore because it would eventually fix itself. I thought I could do what I liked and still live a long life without ever getting ill. (How wrong can you be?)

Fortunately for me, I was blessed to discover early on that I couldn't carry on like that and blessed to learn the things that I needed to from the many health masters that I encountered. Ever since then I have been enjoying the renewed energy that a healthier lifestyle brings.

## Relationships

Relationships are fundamental to happiness, or rather, good relationships are fundamental to happiness. As human beings, we have an inherent

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need to be connected to others, but we often don't realise that the relationships that we are in are actually toxic and detrimental to our well-being. You can be in a relationship but not feel connected to the person you're with. It happens, and I think it's one of the reasons that the divorce rate is so high.

I went through a phase in my marriage where I didn't feel connected. It was a torturous time for my wife and me. When the person who is sleeping next to you feels like a complete stranger, life is not going to be easy, and once this feeling becomes routine, it can get really scary. The way that your relationship heads downhill seems almost inevitable, and by the time you realise that something has to be done your spouse has already left you. It's a wake-up call that comes too late.

I was fortunate enough to realise what was happening before my marriage crashed. To help you avoid the same thing, I've gathered all my thoughts on how to maintain a beautiful relationship in the Relationship Pillar chapter later on.

Happy and fulfilling relationships make it easier to stay healthy, and they make it easier for you to not only achieve financial prosperity but to enjoy it fully as well. Remember, we're talking about a rich and rewarding life. Relationships play a crucial role in that balance.

Because I've managed to find the balance that I needed in my own life, I feel sure that anyone can do the same. I think that what I've learned from my experiences could help you too, so why not give my suggestions a try? I think they will help, and I sincerely want you to achieve your ideal life.

## **Wealth**

The final pillar is Wealth, but what is wealth? That's not as silly as it first sounds, because it turns out that wealth means different things to different people. Some people aspire to be billionaires, while others aspire to be able to buy just a few things that they want or need. Wherever

your vision of wealth sits along this line, it's important that you recognise the scale of your desires, because you don't want to waste time and effort pursuing a level of success that doesn't really matter to you.

If you're not sure how much money you would need to be happy then consider this: a study at Princeton University in 2010 concluded that people's happiness did increase the more they earned, but the effect peaked at around \$75,000 (US) a year. Beyond that amount, the extra money did not make much difference to how they felt. The ones earning \$750,000 were not 10 times happier than those who earned ten times less.

Whatever level of wealth you decide that you need to be happy, remember that the three pillars working in tandem are your bedrock for a fulfilling life. It's about balance in each pillar, and you cannot wholly reach the pinnacle of one without reaching the pinnacle of the others. If you try and maintain one at the expense of the others over a prolonged period of time, you will either live your life always feeling that something is missing or at some point, you will lose everything.

Remember Whitney Houston? She sold 200 million records worldwide. She was the only artist to have seven consecutive number one song on the Billboard Hot 100. Winning award after award, she enjoyed all the fame and wealth that the world could give her, but ultimately that wasn't enough. She had money to burn, but the collapse of her health and relationship pillars took a huge toll on her well-being, and by the young age of 48, she passed away.

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## What Do You Want?

I would like to move right into our first pillar, but before that, it's important to take a minute to discuss goals.

You see, it's nearly impossible to achieve anything without a goal. It's like heading out of the front door for a vacation and having no idea where you're going or how you're going to get there.

With no goal to guide you, your path to success will always be side-tracked by the day-to-day things that distract you. Channel surfing on the couch and posting pictures on Facebook are great ways to waste a ton of time in bite-sized chunks every day, and you're better off without them. So, let's learn how to set goals.

## The Old but Effective S.M.A.R.T. Method

SMART Goals are nothing new. I'm quite sure you have heard or read about them somewhere before, but let's take a moment to reacquaint ourselves with this very important concept. SMART stands for specific, measurable, attainable, relevant, and timely. Here are a few examples:

1. I will read one book every month, twelve books a year in total by Dec 2019.
2. I will have \$15,000 savings in the bank by Dec 2019.
3. I will be drinking two quarts of water every day by Dec 2019.
4. I will be spending 30 minutes of quality time with my significant other every day by Dec 2019.
5. I will be the proud owner of a new BMW 5 series car by Dec 2019.

We'll talk more about SMART goals later. For now, please look at the examples and practice writing a few goals of your own. Consider the things what you want to achieve right now or the things that you have attempted to accomplish in the past.

Once you have a goal, you have an endpoint, but how do you get there? There is a secret to achieving it. Yes, a secret. Most people don't know this.

The Secret to Achieving Your Goals is... Small and Consistent Steps Toward Success

If you want to run a marathon, you don't get up off the couch and run 26.2 miles, you train for it methodically. Training is the systematic pursuit of the smaller goals that build you up to achieving your overall goal. You walk a mile this week. You run a mile next week. The week after you run two miles. You take small and consistent steps towards your end goal: the marathon. The same approach can be applied to any goal you might set for yourself – be it personal or professional.

With no goal to guide you, your path to success will always be side-tracked by the day-to-day things that distract you.

Most people don't achieve their goals because they don't take small and consistent steps. Consistency is probably the most important part of that equation. You must keep going if you want to achieve anything, and the reason that people fail is that they stop. As with training for a marathon, you take one small step at a time, you build on each little success, and you keep going, even it's hard. As Winston Churchill said:

“If you're going through hell, keep going.”

And if you want a handy quote to remind you to be consistent with those small steps, then perhaps this old saying might help you:

“How do you eat an elephant?

One mouthful at a time!”

I have witnessed many millionaire wannabes who set their goal with great enthusiasm. They took significant strides, they rushed ahead, but they burned out after the third mile. Then they gave up, and their ideal life stayed where it always had been: in their dreams. Take small, consistent steps, and keep on going. There is no other way.

Achieving success in life is just like running a marathon, so pace yourself. You may get tired, and you may hit the wall but keep moving

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forward. You'll find that it's all been worthwhile on the day that you achieve your ideal life.

As you work through this book and begin taking action, keep SMART goals and the process of achieving them in mind.

Next, I would like to talk a little about myself. I want to convince you that I'm the real deal, that I've lived my own advice, that I'm not perfect, and that you can trust me to show you the steps you'll need to take to achieve success in your own life.

# **So, Who am I to Tell You About My Life?**

## **The Lowest Point of My Life**

My name is JC Lin, and I'm the father of six lovely children. I've made many mistakes in my life, but throughout my journey, I never gave up trying to do better. I started with nothing, and now I run a \$20m business and have a property portfolio worth \$40m.

## **This is How I Began**

At the age of 23, my dad had to sell our house because his business had failed, so every one of us moved to my brother's place. Unfortunately, his home was not big enough to hold so many of us, but we had no choice. It was either live on top of each other, crammed into a box, or take our chances on the streets. I chose to be a sardine.

Fortunately, I had the best girlfriend in the world. She lived with her parents, and they graciously allowed me to move in. At that point in time, it was the perfect offer. I was poor, and they handed me an alternative to cramped living that I still feel grateful for to this day.

After the failure of my dad's company in 1988, I worked as a merchandiser for about a year with Macy's, the world largest retail store company.

It was an excellent place to learn retail, but on a daily basis, my manager would reprimand me over my appearance. She scolded me for not being smart enough and for failing to follow up on the tasks I was given.

That was a low point in my life because everything seemed to be failing. The family business had failed, I had no home of my own, I had

to stay at my girlfriend's place, not by choice but out of necessity, and my manager found fault with everything that I did. It may not sound like much compared to losing a leg or going to war, but it all combined to leave me feeling helpless. I was not the master of my own destiny, and my outlook on life was bleak.

It didn't help that I was only earning \$1000/month. A big fat paycheck might have contributed to making up for my being so unhappy in the job, but I survived on a pittance. I remembered dreading going to work every day. There are plenty of entrepreneurs who seem blessed with an undying spirit of optimism, but I wasn't one of them. I had low self-esteem, so I didn't even feel like I had the tools to dig myself out of my lowly position. It felt like a life sentence.

The only encouragement I received at the time came from the Company's MD, Mr William Tan. He told me to treat the place as a learning opportunity. He encouraged me to shift my perspective and to look for the things that it could give me, so I did. He was right to tell me this. Soon, my job changed from feeling like a prison where I got told off every day into a university where I could learn the life skills that I would need to bring to my future endeavours. It was also free, or better than free: I was being paid to learn.

Because of his encouragement, I was able to hang on for a year in that job despite all the shouting from my manager. One thing you need in business is a thick skin, and she certainly helped me to develop one of those!

It wasn't all terrible, though. My dear wife was very supportive, and she filled me with encouragement so that each day I was able to take it into work as a shield. Without her steadfast support, I could not possibly have lasted a whole year there.

## **My First Business Lesson**

The one good thing that came from this job was that I learned my way around a computer. My manager hated computers (maybe because she couldn't make them do what she wanted just by shouting at them). She

hated them so much that she gave me her password and told me to handle all the IT tasks that she was responsible for.

She didn't realise it, but by handing me her password, she virtually gave me the keys to the gates of heaven. You see, because I was the 'password guy' and all the staff in the company had to come to me to get purchase orders from the computer system. It was almost like a promotion. I suddenly went from being this invisible guy who only appeared on the radar when he did something wrong, to becoming the most popular guy in the company. People were nice to me because I was the gatekeeper, so I enjoyed quite a few free breakfasts, lunches and even some dinners bought by colleagues who needed me to do them a favour. Naturally, my confidence began to build.

From this experience, I learned the value of acquiring a skill that others don't have. I learned that it's important to make yourself indispensable in some way because being an essential person to others can make you popular, powerful, and it can even protect you when the company needs to cut jobs.

## **Starting My Cash-Strapped Business**

After one year at Macy's, out of nowhere, I had an opportunity to start a transport business. Of course, I jumped at this opportunity, because despite all it had taught me, I still wasn't truly enjoying the job.

The deal was, someone was giving up his old van (I can still remember it, a decrepit old Datsun) for free because he didn't want to pay the high road tax any more. I quickly jumped at the chance, paid the road tax, and was suddenly the owner of the world's smallest and ugliest business fleet.

I felt proud of it, but an old van was still an old van. On rainy days, rainwater would find its way in through the side door whenever the skies opened, so, during heavy rain, I would wind up drenched even though I was inside the van. To make matters worse, it only had one working windscreen wiper, and the radiator only seemed to work part-time, so just like my miserable manager, all I could do was shout at this sad old workhorse, and just like her, I wasn't going to spend any money on it,

because unlike her, I couldn't afford to.

Since the radiator was unable to keep the engine cool, I had to turn off the engine whenever I stopped at a traffic light to prevent it from overheating and destroying itself. The only time I could leave it running was on rainy days, but then I would wind up getting soaked. I guess I couldn't have the best of both worlds at that point.

I was using the old van for my work and using it to take my girlfriend, Elaine to and from her job as well. Having a vehicle during Chinese New Year was very convenient, and it almost made up for the fact that it was a temperamental old van.

During the festive season, when we were visiting Elaine's friends, I would park the van far away just in case they noticed my embarrassing, ancient mode of transport. We were happy to have each other, and I felt lucky that she didn't judge me solely by my van.

With severely limited resources, I was the only person I could afford to employ in my business. I was the book-keeper, admin staff, courier guy, driver, labourer, mover, salesperson, operational guy, debt collector and many other roles besides.

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I had to save whatever I could to stay afloat because that was the priority, but it meant that we were often left with nothing. I still remember this particular day when I only had \$2, and the only food I could afford was a plate of chicken and rice. I kept telling Elaine that I wasn't hungry so that she could have more, but I was actually so hungry that my stomach hurt.

She knew me well though, and she could tell that I was starving, despite my denials. She insisted that I had a bigger share. I am so grateful to Elaine. She had never looked down on me. We've had to endure some lean times and some embarrassing moments in front of her friends and colleagues, but she had never once felt ashamed of me. In fact, she told me something that still touches my heart to this day.

“As long as I am with you, it doesn’t matter what anybody thinks, even my parents. I want to be with you, this is my choice, and I will never regret choosing you. I want to spend the rest of my life with you, I have so much confidence in you, and I Love You More Than Anything.”

Sometimes it feels as if the universe smiles on you. This was truly one of those moments for me, and I hope you experience a few of them too.

## **Everyone Needs Support**

While I was building my business, saving every cent I could, I was also attending night classes to improve my business knowledge. Pushing on through tough times can take a toll on anyone, but fortunately, with Elaine’s support, I managed to get through it all. It’s been said that no man is an island, and this is when I realised just how true that is. Even when you ‘go it alone’, you’re not really alone.

More people came to support me in my new venture. Firstly, my father-in-law lent me his truck (which was a big improvement on the dilapidated Datsun) as I couldn’t afford to rent one, but even with a decent vehicle at my disposal, things were still difficult because I couldn’t afford to fill it up with fuel! I couldn’t even afford a proper meal, let alone fuel for a truck.

I would have been stuck without my father-in-law. He always gave me the truck with a full tank, and he didn’t mind that I would always have to return it to him empty. He knew my situation, and it was wonderful that he gave me so much help. He ran a food stall, and I was welcome to drive over at lunchtime for a free meal. All I had was egg and rice, but it was enough to keep body and soul together, and it helped me to save enough money to keep the business running.

These were undoubtedly tough times, and they taught me a lot, but perhaps the most important thing of all that I learned was gratitude. When people don’t have to help you, but they do, well, that’s something that you can’t really put a price on, and because it’s so rare, I think it’s something that we should all strive to practice.



After ploughing on like this day after day, I was eventually blessed with a breakthrough.

My country's import-export system was going through a period of modernisation. They were computerising the whole process. Since I didn't have a computer of my own, I had to rely on someone I knew to handle that part so that I could get on with the business of collecting goods for my clients from the port.

After placing my trust in this person, I was let down more than once. I remembered once when my customer urgently needed his cargo to be cleared through the seaport, I couldn't help. My helper with the computer insisted that she couldn't get the permit until noon, so I was really stuck.

I called the port authority for help, and the officer told me that my application had actually been approved since 9:30 am. When I checked with my so-called assistant again, she still insisted that I could only collect the approval permits at noon. Later, I realised that she had only insisted on noon because that was when she usually started work. I understand that nobody likes to turn their whole world upside down just to get a job done, but sometimes it's essential to the business. As an owner, you need to know that the person working for you is willing to take personal responsibility for getting things done. You need to know that they are on your side.

In the end, I got back to the officer at the port, and he came to the rescue, and better still, he taught me how to submit my own forms. This meant that I no longer had to rely on the unsupportive assistant.

Being able to make the submissions myself allowed me to become more familiar with the new system, and before long I had discovered how to get shipments approved before anybody else, every single time. This meant that my clients were always first in line to receive their goods!

Remember what I said earlier about making yourself indispensable? Suddenly, I had created an excellent business advantage for myself, indeed a Unique Selling Proposition: I was the guy who got the goods through first.

## My Breakthrough

On the strength of this, my reputation began to grow, and the news started to spread. New customers were coming to me on the recommendation of my existing customers, which is the most effective (and cheapest) form of advertising out there. For the first time I was seeing some results for all my efforts, and the only cloud that remained in my otherwise cheerful sky was the fact that I was still pretty much broke. Something had to change.

As business grew, it became clear to me that the vehicle I had borrowed from my father-in-law was no longer up to the job. With few other choices I rented a bigger truck, and with its higher capacity, it helped me to meet the ballooning demand for my services.

The business flourished. One truck became three, and all of them were constantly busy. Things were looking up, but now the volume of work was more than I could handle on my own. So, I roped in my brother-in-law and a close friend to help me keep all these plates spinning at once.

Even though the business was growing, cash flow was a perpetual problem. Whenever we got a contract we had to pay cash up front to the port authority to cover duty tax, but the customer wouldn't reimburse us straight away, so we were always left out of pocket.

As more and more customers came on board, more and more cash was being locked up as duty tax. Though revenue went up, cash flow did not. We looked successful, but we were always walking a cash-flow tightrope.

It was such a precarious balancing act that sometimes I couldn't even afford breakfast. I'd pick up my partner in the morning and grab something to eat on the way, but with all my money being used to pay the duty tax upfront for the clients, I often had empty pockets.

It once got so bad that he was paying for my \$0.70 breakfast every morning, and without me knowing it, he was quietly growing resentful towards me about this. Even though he was apparently unhappy, I was too busy to notice. I was wholly focused on building a successful business

and becoming the best in this industry, and I was excited now because I had momentum. Gradually, I was moving towards my goal.

An important and senior employee of my biggest client, called Mao, noticed all my effort, and he gave a welcome boost to my business. Mao had a disagreement with one of his staff, who then deliberately gave him a wrong delivery address out of spite. That was the address that Mao unknowingly passed on to me, so I delivered my heavy cargo to the wrong location and wasted a good deal of effort unloading it.

The same member of staff then informed Mao that he hadn't received the goods, and this put Mao in a very problematic position. Production would be delayed without this delivery, and he would be held responsible.

I could see that he was in a tough spot and I was eager to hang on to every client I could, so I offered to take the cargo to the right location. It meant loading all the goods back onto my truck and unloading everything again at the new site, but I didn't charge him for the extra time taken and all the extra work.

As you might imagine, Mao was extremely relieved and very grateful to have been delivered from a highly stressful situation. I had helped him out, and he wasn't going to forget it. In fact, after this happened, he created the lifeline that my business desperately needed.

The next time I saw Mao, he invited me to his office and asked me a question which came as quite a shock: "What challenges are you facing now and how can I help you?"

It's not the kind of thing that you expect to hear from a client, but he'd asked me, so I told him. I told him all about the financial difficulties that came with paying the duty tax for my customers up front. He wanted me to service all their clients, which sounded wonderful, but now he could see that I would end up being strangled by a lack of cash if the volume of work grew to the levels he was offering. I was thankful for the amazing opportunity, but it was looking like I might end up a victim of my own success if I took it.

Mao listened, smiled, and said, “All these things will be well taken care of.”

Honestly, deep in my heart, I wasn’t expecting anything. I had done him a favour, sure, but that was all. It wasn’t his responsibility to help me. Why would anyone help his vendor?

A few days after the meeting with Mao, his boss called and asked me to her office. Have you ever received a call from someone high up like this and assumed the worst? I did.

Nevertheless, with some trepidation, I went up to her office, and the first thing she asked me was, “How much do you need to fork out for the duty tax?” And before I could answer, she asked another question.

“Can you deliver all the goods we need to our factory first thing every morning? In return, we can pay you \$10,000 upfront every month so that you can focus on maintaining operations, deal?

What else could I say? Of course, it was a deal! With this arrangement, I would no longer feel tied down by financial issues because there would always be enough money to keep the business running smoothly. For the first time, I felt like my business was about to take off and fly.

As it expanded, I bought more trucks and equipment, which all needed fuelling. So, the next thing to happen was that one of the major oil companies approached me to supply fuel to other companies in my industry. This further lowered the expenses of my logistics business, and it was my sudden and unexpected entry point into the oil business!

Both businesses continued to grow, but I wasn’t exactly thrilled. After years of hustling and running about, I was finally able to slow down enough to think. I no longer had a head buzzing with thoughts about how I was going to survive, but I did now have the freedom to worry about something else! I had time to think about my life and where it was going, and it didn’t look good. Even though you would have looked at me and said that I was successful at that time, I was hardly spending a minute with my family, and I didn’t feel as happy as I thought I should.

Then one day this huge realisation hit me – what was the point of making all this money if I wasn't enjoying it with my family? I sold the logistics company so that I could focus on running the oil company, which is now worth \$20m, and I also built a property portfolio worth \$40m. More importantly, this was the point when I started to build a better life for myself that wasn't consumed by business success.

Thank you for reading my story. I'll refer to my experiences in the following chapters to illustrate my thoughts and back up my opinions.

Now let's move on to the First Pillar.



# **THE HEALTH PILLAR**



# Our Body System

AS I'VE ALREADY SAID, health is wealth. It's obvious that whatever riches you may acquire, they won't mean anything to you if you aren't healthy enough to enjoy them. So, it should also be obvious that although I've told you that the three pillars on which a full life rests are essential, your health is the one on which the others depend.

You might think that looking after your health is something that you can put off until after you become successful, but you can't. I know how the thinking goes: I will do whatever it takes to become successful. I will force my body to keep working no matter what. I can sleep well later. I can eat well later. I don't have time for exercise. I've worked hard so I will play hard.

When you're young, it's true that your body can absorb a lot of punishment and still carry on going, but at some point, mistreatment catches up with you. It may not be today, it may not be tomorrow, but eventually, you will pay the price.

My health caught up with me in 2013; I experienced memory loss, and my finger joints were giving me extreme pain. I was desperate for a remedy because the pain was affecting my sleep, which made the memory loss worse, and as a result, I couldn't function properly.

These symptoms were the result of my dogged pursuit of success, and although it was uncomfortable, I now consider it to be a blessing in disguise. The pain in my finger joints and the fog that clouded my memory

**You might think that looking after your health is something that you can put off until after you become successful, but you can't.**

was my body's way of warning me that I could not go on like this indefinitely. It was a blessing because, without warnings like these, we would only find out when something was wrong when the damage had already been done; when it's already too late.

I heeded the warning and began to search for a remedy, although asking for medical help never crossed my mind. I wouldn't necessarily advise you to avoid going to the doctor, but for me, my search along the alternative route was another blessing. I wanted to find a natural cure, and in pursuing that goal, I met many health masters who generously shared their time and knowledge with me.

After attending many consultations and picking up numerous pieces of advice, one common focus highlighted by those that I spoke to was my sleeping pattern. Almost from the moment that I changed my sleeping pattern and modified my diet, the pain in my finger joints subsided, and that was when I became a believer. If I sound like an ambassador for health, then please forgive me, but once you've experienced how your body can fail you, you'll realise how fragile we are, and how important preserving your wellbeing is.

So, let's look at some truths about health.

## **Your Body**

The body is a symphony constructed of organs, cells and tissues. It's important to understand a little about each organ and its function, and how each of them contributes to maintaining the normal function of the body.

You have a total of five major organs (heart, brain, liver, kidneys and lungs) working together to keep the body alive and well. If one of them doesn't function properly, you are more likely to succumb to severe disease or die.

The body system works like a car. Each part works together with the



rest, and the breakdown of any one component can cause the vehicle to stop moving or overheat like my old van. (Turning it off and on again is not an option!)

This entire ‘factory of life’ is controlled by the brain which, along with the central nervous system, is responsible for our feelings and emotions. There is a meeting point where our physical selves and emotional selves connect, and it’s quite possible for the one side of this divide to affect the other. For instance, anyone who has experienced very strong emotions like the deep despair of grief knows that they can also have very real physical effects.

The heart pumps blood which feeds all living tissue. The kidneys process waste and remove it. Urea is excreted from the blood through the constantly working kidneys, and urination helps to stop your body from tipping over into toxicity.

The liver helps to break down whatever harmful chemicals enter the body. The lungs relentlessly extract oxygen from the air around us, infuse the blood with it for delivery around the body and exhale the ensuing carbon dioxide waste.

Your heart, digestive system, excretion system and respiratory system are always quietly toiling without you even knowing it. These elegant and complex systems work with each other within every human body to keep the organs healthy and fight off infection. The body can handle some changes to its equilibrium but always tries to re-balance itself, returning all its systems to a certain baseline. This tendency is known as homeostasis.

Let’s take a quick look at the digestive system along with the excretory system to help you understand how they both keep you healthy.

Please forgive my focus here, but I don’t think that anyone can hope to achieve all that they are capable of while they remain ignorant of their own foundations. What I’m talking about here may sound like your first biology lesson, but it’s actually something more. It’s your launchpad!

Digestion starts from the moment you start chewing your food, thanks to your saliva. Saliva contains an enzyme that immediately begins

to break down the starch that you eat. It also acts as a lubricant so that the food can move down to your stomach more easily.

In your stomach, the chewed food is mixed with stomach acid and enzymes that reduce it further, and eventually, it's reduced to the point where it can enter the small intestine. Once there, more digestive juices from your pancreas are mixed with the food to break down fats, carbohydrates and proteins. And let's not forget that your liver produces bile which digests fats and vitamins.

The wall of your small intestine then absorbs the digested nutrients along with water which passes into your bloodstream. Meanwhile, the waste products move into the large intestine.

The undigested food waste goes to the large intestine through the colon, and it's also passed through the kidneys so that any toxins can be flushed from the body. The extra toxins pass out through the urination

What I'm talking about here may sound like your first biology lesson, but it's actually something more. It's your launchpad!

process, and through excretion via the bowel. Thanks to all the twists and turns within the intestines, the entire journey that each piece of food takes from end to end (meaning from table to toilet) is around seven metres long!

This whole process is how your body systems keep you alive, nourished, free from disease, clean, healthy and happy. These systems help you absorb and distribute the nutrients that you depend on and excrete the toxic stuff you don't before it can harm you.

Your body is a towering achievement of biochemistry, perfected over millions of years in the harsh academy of natural selection. It's an unlikely collection of atoms that has miraculously become self-aware, and you get to play with it on the surface of an equally unlikely blue-green planet that was born just far enough from its parent star to allow all this to happen without burning or freezing. In short, you're a miracle, but what happens when you try and screw this wonderful system up?



## **Smash the System**

A CLEAN AND HEALTHY body feels wonderful because when all your body systems are working cohesively, you experience high levels of energy, greater emotional freedom, happier mood, less pain, and generally a better quality of life. The best word for all of that is vitality.

Conversely, a broken, poisoned, unhealthy body is misery to live with, and your quality of life will suffer. There are lots of words that can describe this horrible state, but I quite like quagmire, because it really can feel like you're stuck in a swamp and sinking. So, let's look at what can go wrong.

### **Chronic Liver Failure**

The liver is the second largest internal organ in the body. It is in the right upper abdomen under the rib cage. The liver has many important jobs. It filters harmful substances from the blood and converts food and fluid into the nutrients and energy the body needs. It also helps the blood to clot.

Think about this. When your liver is not doing its job, it won't be able to remove toxic substances, convert food into nutrients and clot your blood. Many things can cause chronic liver failure, but in this book, we will only discuss the causes that we can control.

Causes that you can control to prevent chronic liver failure are

hepatitis B, hepatitis C and long-term alcohol consumption. It's quite startling that alcoholic liver disease accounts for over a third of all liver disease deaths every year.

## How does alcohol affect the liver?

When you drink an alcoholic beverage, one-third of the liquid goes into your stomach, and the other two-thirds end up in your small intestine. The alcohol itself is absorbed into your blood from there.

Your kidneys filter some alcohol out, but the remainder is sent to your liver. Here, the alcohol is broken down into a chemical called acetaldehyde, which is toxic. This is the stuff that you can smell on the breath of someone who has been drinking. It's not alcohol, which is odourless, it's acetaldehyde. Your body knows it's bad for you, so it burns acetaldehyde as energy instead of fat.

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Drink too much though, and your body can't burn the acetaldehyde for energy, so it must store it somewhere. It stores it in your liver which damages your liver cells, and it stores it along with fat, which is doubly bad because too much fat in the liver causes fatty liver disease.

Over time, the damage caused by acetaldehyde causes the liver to become inflamed and later, infected, and when it cannot function properly, it becomes overwhelmed by the toxins that it's no longer able to process and your body stores the poisons it would normally remove. This is a condition known as alcoholic hepatitis.

The symptoms of chronic liver failure include jaundice, increased risk of bleeding, a build-up of fluid in the abdomen and reduced brain function. Let's dive deeper into the symptoms.

Jaundice is a build-up of bile in the body that causes the skin and eyes to turn yellow. Bile contains a pigment called bilirubin that causes this yellow colour. Jaundice is a sign that the liver can't move bile to the

intestine, which removes it from the body. A build-up of bile can cause itchiness.

When the liver can no longer make proteins to help clot the blood, your risk of bleeding and bruising may increase. Changes may also occur along the gastrointestinal tract, including the development of enlarged veins in the lower part of the oesophagus. These enlarged veins can rupture and pose an increased risk of bleeding.

Fluid build-up in the abdomen can develop to the point of discomfort, and it may cause shortness of breath due to pressure on the diaphragm. Fluid build-up may also cause nausea, loss of appetite, and abdominal and back pain. There is also a greater risk of developing an infection when this fluid is present.

Another complication of end-stage liver failure is reduced brain function. With the bloodstream now laced with toxins such as ammonia, the brain must attempt to function while being fed by a polluted river. A person at this stage may be unable to tell night from day, be irritable, experience personality changes, or suffer from memory problems.

As brain function continues to decline, they will become lethargic and increasingly confused, proceeding ultimately to unresponsiveness and coma.

## **Kidney Failure**

The kidneys also play a crucial role in filtering waste products from the blood, tirelessly processing 1.2 litres of blood every minute. This is a key role among several functions that also include regulating blood pressure, maintaining electrolyte balance and red blood cell production.

Two of the leading causes of chronic kidney failure are poorly controlled diabetes and high blood pressure. Diabetes can be prevented by proper diet, which is clearly something that you can control. So far there is no cure for chronic kidney failure and the only treatments available are dialysis and kidney transplant.

Kidney failure causes your body to retain fluid and waste products, which is why your hands or feet may swell. You will feel tired and weak

because your body is being denied the clean blood that it needs to function efficiently. If left untreated, it will lead to seizures or coma which will ultimately result in death.

Chronic kidney failure is a blight on lives, even when it's treated because patients have to spend up to four hours undergoing dialysis, two to three times a week; an endless chore which makes living a happy and fulfilling life extremely challenging.

## The Heart

The heart is the motor that drives all your body systems. If your kidneys act like an exhaust pipe, your heart works as the main engine. If it stops pumping for 4-6 minutes, brain cells begin to die, then after 10 minutes, the cells stop working altogether, and the result is death. So, take good care of your main engine because everything depends on it!

Heart failure occurs when the heart is no longer capable of pumping an adequate supply of blood around the body. Without sufficient blood flow, all primary body functions are disrupted. There are two kinds of heart failure. The first kind is when the heart has difficulty pumping enough blood to support all the organs in the body. The second kind is the result of a hardening of the heart muscle itself, which blocks or reduces its blood flow.

Heart failure is commonly caused by:

- Coronary artery disease. This is the most common form of heart disease and the most common cause of heart failure. The disease results from the build-up of cholesterol in your arteries, which reduces blood flow and can lead to a heart attack.
- Once again, diabetes. It is said that diabetes is the mother of all organ failure.
- High blood pressure. If your blood pressure is high, your heart has to work harder than normal to circulate blood throughout your body. Over time, this extra exertion can make your heart muscle too stiff or too weak to effectively pump your blood.

The good news is that it doesn't have to be like this. Failure of these three organs can be prevented quite simply by proper diet and exercise, which we will go through in this book.

Start shifting to a healthier lifestyle, and you really will feel the benefits. Having a healthy body gives you a noticeably better quality of life, and it even improves the quality of the lives of the people around you, because happiness and positivity can be infectious.

I have a good friend by the name of Joe. Joe's parents are in good health, and both are in their 70s. They are fit enough to visit places of interest, and they travel outside the country when they feel the need to take a break from their busy city life.

But Joe's parents-in-law have lives that are almost a mirror image of this. His mother-in-law is only in her 60s, yet she is suffering from kidney failure, and she has to make her way down to the dialysis centre three times a week for long hours of sitting and waiting. She can't even walk 50 meters without getting out of breath, and there's no way that she's too weak to travel abroad. Joe's father-in-law has diabetes, and although it isn't severe, he is dependent on long-term medication, so he is no longer free to live as he wishes.

We are our bodies. They are the only things that we can ever truly possess. While they work, we take them for granted, but if we ask too much of them, then they fail. If you want to live the best life you can, the happiest life that you can, then your number one investment priority is your own well-being. Let's look at how we can avoid all these horror stories in the next chapter.

## Juicing Your Way Out of Toxicity

IF YOU LIKE FAST RESULTS, you'll love this first step to getting healthy because it impacts the 50% of you that is not human. What? Yes, that's right, only around half of the cells in your body are human cells. Roughly 50% of our own bodies are non-human microbial cells, (that's about 39 trillion of them, although estimates vary) and they are all influenced by what we eat. It's almost like there's a whole other you inside you that needs feeding! That's why we are starting with your gut.

### Kickstarting Your Health with a Juice Cleanse

Everything that goes into your body needs to be processed by your digestive system before it can be used. It's a bewilderingly complicated dance of enzymes, hormones, and other elements that work to convert your food into energy.

Of course, what we eat today is rarely just food. Our meals come with additives like artificial flavourings, colourings, pesticides, and other chemicals designed to grow, preserve, or enhance the food. We also consume artificial and processed fats, sugars, and other ingredients that upset the delicate balance of our digestive systems.

As I said before, the digestive system begins with your mouth, where



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you immediately start to break down food, and it ends with your colon, which is positioned as far away as possible because your colon becomes a collecting ground for all the waste, toxins, and irritants that go along with a standard modern diet. These pollutants are one of the reasons that colon cancer is increasing. It's the second leading cause of death and as you age your risks of contracting it increase.

A juice cleanse is a wonderful way to give your colon and your entire digestive system an opportunity to regain their health without shutting the whole thing down. As you'll have realised from our discussion, when your digestive system is healthier, the rest of you is more robust too.

## **What Happens When You Go on a 14-Day Juice Cleanse?**

Yes, that's right, I am proposing a 14-day juice cleanse, during which time you will only consume juice and water. You can have any fruits (except durians) or vegetables that you like, but no meats, dairy, grains, or eggs – just fruits and vegetables.

The reason this is so necessary is that most of the foods that we eat are calorie dense but not nutrient rich, meaning they contain many calories, but not many nutrients. Fruits and vegetables are just the opposite. They pack a ton of nutrients into a low-calorie food source. Juice is nutrient-rich and provides your body with the vitamins, minerals, and fibre that it needs, without those extra poisons coming along for the ride.

If you're someone who likes their food, then this may sound like your idea of hell, but believe me, it's not that hard once you get into it. I wouldn't recommend anything to you that I hadn't tried myself, and I've tried it, and it worked. I didn't suffer half as much as I thought I would, and I felt much better for having done it! So, let's look at what happens to your body when you cleanse.

## 1. Rest and Reset Your Digestive System

You'd be surprised at just how damaging junk food can be, and also by what it is. Junk food isn't only limited to drive-through burgers. It's anything that's overly processed and denatured. If it comes in a box or you didn't make it yourself from raw ingredients, then it's probably junk food. The fact that it lives in a box means that it needs to last a long time on a shelf somewhere and taste better than any food in a box has a right to, so manufacturers lace it with the preservatives, sugar or artificial sweeteners which stop it from rotting and which fire up the pleasure centres in our brains.

These substances are essential to sustaining the life of the 'food', and essential to sustaining the profits of the companies that sell it to you, but they are not essential for sustaining your life. All this stuff is incredibly hard on your digestive system, so when you go on a juice fast, you're finally giving your system a break.

Eating junk food for years on end is a bit like walking on a broken leg. There's no way you can expect it to heal. After all the abuse it's forced to put up with, your digestive system could seriously use a rest and a pair of crutches too, and that's where the juice comes in. It's relatively simple for your body to break down into a form that it can quickly utilise for energy and its nutrients are readily absorbed. With juice, your system doesn't have to struggle to process any nasty chemicals, it still gets enough energy to live on, and it, therefore, has time to heal.

It's also important to point out that juice is high in what are called "prebiotics." These are the components like fibre and other nutrients that help to promote healthy bacteria in your digestive system. If you struggle with gas, constipation, or diarrhoea, then you probably have an imbalance of bacteria. A juice fast, along with a daily probiotic supplement will get you back on track. You'll be amazed at how much your newly revitalised digestive system impacts your entire body and mind, although you shouldn't be all that surprised. After

**If it comes in a box or you didn't make it yourself from raw ingredients, then it's probably junk food.**

all, when your resident 39 trillion non-human cells are happy, their 30 trillion human neighbour cells are going to be happy too!

## **2. Rest and Reset Your Liver**

Your liver is the first major stop along your body's toxin removal system. The junk that your stomach and intestines don't know what to do with is filtered by your liver. So you can imagine that it's one of the most overworked, and under-appreciated organs in your whole body. It puts in a lot of hard work, but luckily the liver is excellent at regenerating itself. It just needs a little time to do so.

Juice fasts give your liver the time it needs to get back into shape, and without the usual endless river of toxins flowing through your body, it can focus on regenerating its hard-pressed cells. You might think that you're not exposed to many toxins, but unfortunately, you are, because we all are. They're in the air we breathe, the meat we eat, and the water we drink.

Your body also releases toxins as it breaks down cells for energy and food for fuel. When your liver is overworked, it causes problems in your body such as gallstones, gallbladder disease, and fatty liver disease.

The liver filters and processes blood as it circulates through the body. It metabolises nutrients, detoxifies harmful substances, makes blood-clotting proteins, and performs many other vital functions. The cells in the liver contain proteins called enzymes that drive these chemical reactions.

With that in mind, consider integrating some of the following ingredients into your juice fast because they're very good at cleansing your liver:

- Grapefruit
- Apples
- Beets
- Carrots
- Leafy Greens

- Lemons
- Limes
- Cabbage
- Broccoli
- Sea Buckthorn

Juice fasts give  
your liver the time  
it needs to get back  
into shape

### 3. Reset Your Taste Buds

Developing a sugar addiction is easy, and salty and fatty foods are also hard to turn down. It's all to do with taste and the perception of reward, and a juice cleanse allows you to reset your taste buds so that you don't crave those instant highs.

When you finish with your juice fast, you're going to be amazed at how sweet something as simple as an apple or a banana can taste. It's a wonderfully healthy way to satisfy your sweet tooth without adding unnecessary junk to your body.

### 4. End Cravings and Overeating

When your body doesn't get the nutrients that it needs, it sends signals to your brain that you're hungry, even if you just ate a big meal or snack. Additionally, many foods are high in sugar. These tend to be high carbohydrate snacks and meals like pasta, bagels, rice, potatoes and other starchy carbs.

When you eat food that's high in starchy carbs, your blood sugar goes up. Insulin is released to signal to your cells that it's time to let the sugar get in. If your cells don't need the sugar, then it's stored as fat. Over time your pancreas gets a little wary and stops releasing insulin in the same quantities.

This is called insulin resistance. You end up with lots of sugar in your blood, which causes inflammation throughout your entire body. It also creates a roller coaster of high blood sugar and low blood sugar waves.

When your blood sugar drops, you can get cravings, and you may feel like you must have food immediately. You might even get "hangry" – a

combination of feeling hungry and angry. A juice cleanse helps reset your blood sugar levels and eliminate cravings.

I'll be honest here and let you know that if you struggle with this cycle of high and low blood sugar, the first few days of your fast may be a bit challenging for you. I'll talk later about how to manage these days successfully. For now, just know that once you get through the first couple of days, your cravings will disappear.

### **5. Lose Weight**

One of the side effects of a cleanse is that it often causes people to lose weight. This isn't just water weight. This is fat, which is excellent for those who are looking to lose some unwanted fat.

### **6. Better Sleep and Improved Health**

A juice fast doesn't just cleanse your liver and your digestive system, it also improves your entire body at a cellular level. You'll sleep better at night, your immune system will be stronger, and you'll be revved up with more energy.

If you are still unsure about embarking on a juice fast, then think about it this way; it's only 14 days out of your whole life, and it's being recommended to you by a guy who can afford to eat filet mignon for every single meal but chooses not to and feels all the better for it. Take it from me, this is the cheapest feel-good medical procedure that you will ever experience!



## A Word About The Potential Side Effects of Juicing

A JUICE CLEANSE WILL ULTIMATELY be a rewarding and beneficial experience. However, it's important to be pre-warned about what you might experience so that you're both physically and mentally prepared. Some people have a difficult first few days. Others feel great almost immediately, and the vast majority find themselves somewhere in between. So, let's talk about some of the possible side effects, and then we'll talk about some tips on how to cleanse successfully.

- Fatigue – you may feel a bit tired during the first few days. This is your body adjusting to new energy systems, but once it does, you'll bounce back and have more energy than you imagined.
- Cravings – cravings often happen for those who are accustomed to a diet that is high in sugar and/or starchy carbs. This adjustment needs to happen because your body is addicted to this energy source. It's testing, but it will go away.
- Headaches – headaches are like cravings and fatigue, in that they're caused by your body going through a period of withdrawal and complaining to you about it. So just like the fatigue and cravings, your headaches will disappear in time.

These side effects are common, but they don't happen to everyone, and

they occur in varying degrees of severity. If you're prepared for them, then you can manage them and get through the difficulties they lay across your path with relative ease. So now, let's talk about those tips on not only handling the potential symptoms but ensuring a successful juice cleanse.

## Tips on How to Cleanse Successfully

### 1. Create a Plan

The juice cleanse isn't an easy process. Most of us are used to grabbing food whenever and wherever we need it. When you're on a cleanse, the only food you have is the juice that you've prepared which means some advanced planning is required.

**Tools:** There are a few kitchen utensils and appliances that you'll want to make sure that you have. They include a veggie brush to clean your fruits and veggies, a peeler, a sharp knife, a blender or juicer (I'll talk about the difference in a moment) and storage containers.

**Recipes:** You can whizz a bunch of fruits and veggies in your blender and drink up. After a few days, you'll learn which ones go well together. However, tried and tested recipes can save you a lot of frustration. The Internet is full of them, so a quick search online should give you no end of delicious alternatives.

**Prep Time:** Besides the time you spend on shopping and juicing your fruits and veggies, you'll also need some time to prepare them. You'll need to clean and cut your produce. All of this can be done in advance, and the veggies can be stored in bags or containers in your refrigerator.

It takes some discipline to set aside the required time, but you need to see this as a necessary investment in yourself to spur you on. After a while, it will become routine. For example, you might prep the produce on Sunday night and then juice everything for the day on Monday morning.

So, it's time to create a plan. Find your recipe source and gather at least 5-10 juice recipes. Take an inventory of your tools and utensils and look at your daily and weekly schedule. When is your best time to prep and to make the juice?

## **2. Variety**

It's easy to get stuck with a produce drawer full of kale, apples, and carrots, and after a few days of drinking the same kind of juice, you're going to be bored and frustrated. Variety helps you overcome it.

You'll enjoy different tastes and juice combinations so you won't get bored. You'll also get a more extensive variety of nutrients. Strawberries have very different nutrients than blueberries, and kale is different from red leaf lettuce. Embrace a wide variety of fruits and veggies.

## **3. Stay Hydrated**

When you're well hydrated, you'll help to reduce any potential withdrawal symptoms. Fluid helps flush toxins and waste products from your cells and digestive system. Drink juice when you need it and supplement with water. You can, if you prefer, have mineral water or even alkaline water. Just make sure that nothing is added to it, like sweeteners, preservatives, colouring, or artificial flavours.

## **4. Blended Versus Juiced**

Okay, earlier I promised to talk about the difference between blending and juicing. A juicer extracts the juice from a fruit or vegetable, and that's all that you get. It's good, but it's not as good as it could be. With straight juice, you're not getting the fibre from the plant, so you're missing out on many nutrients and benefits. It can also take a large amount of produce to make a small glass of juice.

On the other hand, if you throw your produce into a blender, you're getting all the fibre and nutrients. Additionally, if you toss in a few carrots and add some ice and water, you have a large glass of juice that's much bulkier.

On the subject of ice and bulky vegetables, not all blenders are created equal. Some blenders are not powerful enough to puree solid vegetables and reduce rock-hard ice to snowflakes. Chunky juice isn't fun, so ideally, you want a blender that has at least a 3.5 horsepower/2600-watt motor. It should be able to blend fruits, vegetables, and ice with ease. There are small single-serving blenders, and there are larger and more commercial



sized blenders, and a whole host of options in between, so keep this in mind when you go shopping for one.

### **5. Plan A Good Time for Your Cleanse.**

It's a good idea to expect that you may be a little low in energy during the first few days of your cleanse and try to plan for it.

If you start your cleanse on a Monday and have to go to work, this adds an extra challenge. A high-stress time isn't a good time to cleanse. Consider starting your juice cleanse on a Thursday or Friday so you can make use of the weekend. By Monday you'll be in the swing of things.

### **6. Get Support.**

Cleansing isn't always easy, and there are times when you may want to give up. Because it can be tough, consider going on a cleanse with a friend or family member. Together you can keep each other motivated. You can even share the juice preparation process. A juicing buddy is great, and the mutual support can be enough to see you both through to the finish line.

You now have all the information and the tools necessary to begin your 14-day juice cleanse. This is the first step to living your fullest and best life.

## Other Devastating Habits

### Lack of Sleep or Irregular Sleep Patterns

Chronic lack of sleep is becoming a common part of modern life, but our brains and bodies haven't yet evolved to cope with fewer hours in bed. They still need just as much as they always did, so as the sleep debt accumulates the effects on our beleaguered systems begin to manifest themselves in the form of poor concentration, low mood, memory loss, poor appetite, digestive issues...the list goes on. The long-term effects of sleep deprivation include a weakened immune system and weight gain, poor cognition, greater risk of diabetes, high blood pressure, cardiovascular problems and low sex drive.

Even losing a single night's sleep can leave you feeling fatigued and irritable, which is why so many people turn to coffee or energy drinks to get them through your day. Caffeine is one of the world's most popular legal drugs, so it's tempting to think of it as harmless, but caffeine can only deliver a short-term boost at best.

The point about caffeine is that it can't really give you energy. It feels as if it can because it increases your dopamine (an alertness hormone) levels and reduces your melatonin (a sleep hormone) levels to give you that instant spike that has you feeling switched on. It might get you through an exhausting shift at work, but there is a price to be paid for

it later. Caffeine can be disruptive to the normal sleep-wake cycle and so can actually lead to a decrease in the quality of your sleep. Habitual caffeine drinkers develop a tolerance and so in time need to increase their 'dose' to get the same effect.

There are probably as many established health benefits as there are downsides to caffeine consumption, but if sleep is important to you (and it should be) then do consider limiting or even quitting caffeine.

Compared to most people, I think I was an extreme case when it comes to my sleeping pattern. I survived on very little rest, and I used to be virtually nocturnal. When I look back now, I think it's almost a miracle that I didn't just conk out, but my work demanded all my energy and I was always keen to learn new things. So, when I was the only employee of my fledgeling business, I would often not fall asleep until 5 am, but I would be up again at 7 am to start my new day, and this went on for six solid months.

When the business picked up, and I could share the workload with others, I should have dialled it back so that I was sleeping regular hours, but I didn't. I was now getting my 7 hours in, so in my mind, I thought that I was okay. I was sleeping from 5 am until midday, which was a little better than before, but I was still primarily a creature of the night, which is not healthy for humans. (I think there's a reason that vampires look so pale!)

My problem was that I enjoyed working through the night. I found it easier to work without distraction in the quiet hours before dawn. I had the sense that the world was asleep and dreaming, and without all the hustle and bustle going on around me I was less prone to distraction. I liked it so much that I carried on with this unhealthy sleep regime for almost 6 years. Then one day, the memory loss and the unbearable pain in my joints began.

Looking back, I now consider myself lucky not to have become seriously ill, and blessed to have found such helpful experts on the life of the mind and body. During my search for the answer to all my pain and memory problems I met a Health Master – Eileen Tay, and she took me

to task for my reckless sleeping habits. I learned from her that I was starving myself of essential sleep. The mind and body need time to heal, and they need it at the right time of day. Our body clocks keep time with the sun, and to throw them out of their natural rhythm is deeply damaging.

Even after I discovered that I had been harming myself, it was hard to break this habit. Going to bed at 10 p.m. felt unusual, so I could only make the change gradually. First, I started going to bed at 2 a.m., then later at 1 a.m., then midnight, 11 p.m., and finally at 10 pm. Winding back my bedtime to a healthier time took me a total of 6 months, so if this is something that you need to do as well, then don't be surprised if it takes longer than you expected to achieve.

Today, I'm living with 95% less pain in my finger joints, and I'm pleased that this was achieved naturally. It would be nice to be completely pain-free, but I guess the last little bit of pain is still hanging around as a warning, a reminder not to mess with my health again!

Although I haven't completely recovered, I do feel very blessed to have learned so much about health and to have used this knowledge to increase both my energy and overall health to their highest ever levels. Without a person like Eileen imposing stringent rules and holding me accountable, I could never have turned my health around this way, so I would strongly recommend that you find someone to hold you accountable as well.

I'm aware that I sound like a health fanatic nowadays, and I know that I didn't appreciate such people and their evangelical attitudes before, but it's hard not to speak up when you've experienced a revelation. I think the shock of realising that everything that I took for granted can be snatched away in an instant has made me want to help others. And knowing that something as simple as regular proper sleep is essential to the health of the nervous system and the retention of memory makes it hard for me to keep quiet. After all, you can argue that if we lose our memories, we have diluted our identities, and that sounds like something worth preserving.

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## Stress

Stress has also become an integral part of modern life. It's the result of emotional overload, where we feel powerless to cope with negative influences on our lives. We've evolved like other creatures to deal with immediate threats to our existence. The fight or flight response fills our bodies with adrenaline so that we are ready to either defend ourselves or escape.

Unfortunately, some situations won't allow us to escape. Fraught relationships at work, the threat of unemployment, family tensions, and many other day-to-day problems can all add to a burden which eventually proves to be too much to cope with. When we are in a constant state of fight or flight alertness the toll on our mental and physical well-being becomes damaging. Sleep is affected, physical health is affected, depression becomes more likely. Frequent headaches, chest pain, upset stomach, problems with sleeping, lower sex drive and fatigue issues can all begin to pile up. Feeling anxious, angry and sad become the norm. The overall feeling is that life loses its colour and flavour.

There is no way that I can offer a quick-fix solution here in the space of a few paragraphs when it's such a many-horned beast. All I can say is that it's important to be brave enough to ask for help. Medication is rarely sufficient to solve problems that are rooted in the strains of our everyday lives, but the likes of antidepressants can serve as a foundation on which we can build. If a tablet can help you to function more normally, then you have a better chance of practising the behaviours that you might have been avoiding or surviving the situations that might have overwhelmed you. When you feel terrible every day, every success becomes an essential steppingstone to the next and the next, and eventually recovery.

## Insufficient Daily Water Intake

It's odd to think that adult human bodies are 50-65% water, and odder still to think of our solid-looking muscles as being 75% water. If we allow the balance of water within us to drop by even a few per cent, then we are

said to be dehydrated which drastically impairs normal function. That's why it's important not just to drink water when you feel thirsty, but as a matter of routine. 8 or 9 glasses of water a day will go a long way to helping your body and mind work at their best.

Water is a vital 'lubricant' which plays a big part in almost all our bodily processes. It helps us to regulate our temperature and maintain the health of every single cell. All your organs need water, and it is essential to help fight off illness, but most people don't make a habit of drinking their 8-9 glasses a day. They may drink tea and coffee and think that's enough, but caffeinated drinks have a diuretic effect, meaning that they help to flush

water from the body. Therefore, it can be a good idea to have a glass of water along with every caffeinated drink that you consume.

Regular water consumption can be hard to keep track of throughout a day, so setting a simple reminder on your phone may be the answer. As you up your intake, you'll naturally be passing a lot more water, but that gives you the ideal opportunity to check the colour! Urine should always be a light-ish yellow. The darker and more pungent it becomes, the more dehydrated you are.

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## Excessive Intake of Sugar

It's no secret that people love sugar, and it's no wonder. It's added to everything from bread, to soup, and to granola bars. That's because manufacturers know that when food tastes better, we put more money in their pockets. They often disguise the fact that something contains sugar by using a different name for it, like maltose, sucrose, or high-fructose corn syrup. Refined sugars are not essential to our survival. Nobody has ever died or suffered from a debilitating illness because they were deficient in refined sugar. The problem comes from having too much sugar.

*An excessive intake of sugar can lead to:*

- **Weight Gain** – studies have shown the link between weight gain and excessive consumption of sugary drinks and food. Many sugary drinks contain a kind of sugar called fructose. The problem with consuming fructose is that it increases your hunger and your desire to eat more food. Excessive fructose consumption may cause resistance to leptin, an important hormone that regulates appetite and tells your body when to stop eating.
- **Increased Risk of Heart Disease** – evidence suggests that high-sugar diets can lead to obesity, inflammation, high blood sugar and high blood pressure. All these things are risk factors for heart disease. Additionally, consuming too many sugar-sweetened drinks can cause atherosclerosis, a condition characterised by fatty, artery-clogging deposits.
- **Increased Risk of Diabetes** – prolonged high sugar consumption drives resistance to insulin which regulates blood sugar levels. Insulin resistance causes blood sugar to rise and actively increases your risk of diabetes.
- **Can Lead to Fatty Liver** – high consumption of sugary drinks that contain fructose can cause fatty liver because fructose is broken down by the liver. After being broken down, fructose is converted into energy or glycogen. However, the liver can only store so much glycogen before the excess amounts are turned into fats.

**Nobody has ever died or suffered from a debilitating illness because they were deficient in refined sugar.**

I've enjoyed soft drinks in the past, so I never want to give myself an excuse to drink them. That's why I always carry a 1.5-litre water bottle filled with warm alkaline water wherever I go, regardless of what I'm doing. I also keep enough water bottles to get me through the day at home, as this makes it easier for me to monitor how much I've had.

## Move Your Body

YOU ALREADY KNOW THAT EXERCISING is right for your health; everyone does. 30-minutes of sweating it out is part of my daily routine, and it will be until I can't do it anymore. I'm not a masochist though. I don't exercise because it feels horrible, I exercise because moving my body makes me feel happy, and research backs this up. Exercise releases endorphins, a group of hormones which make you feel happier. They do this by activating your brain's opiate receptors, so every time you exercise you are effectively releasing your body's own happiness drugs!

You can test this effect for yourself. Do a 30-minute workout and pay attention to how you feel afterwards. I am certain that you will feel a tremendous sense of wellbeing, even if you're tired and out of breath.

The phrase "runner's high" is what this feeling is where this comes from. Your brain takes a "carrot and stick" approach to the things that you make it do, rewarding the good things with pleasurable feelings, and the bad things with pain and discomfort. This is why exercise feels good.

Happiness is part of the package of being successful. I don't think that anyone can be considered successful if they are unhappy, and it's certainly harder to achieve success if you're miserable.

Beyond the chemical effects of exercise, people experience several other benefits too. I think this happens because our bodies evolved to move. We were shaped by the necessity to hunt, to gather, to farm, to climb, to run... to be active! The invention of the office chair and the living room



**We were  
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couch seems to me like a kind of tyranny against our physical selves. They encourage us to be immobile, to slouch, and to breathe more shallowly, hunched in front of screens which round our shoulders and give us backache. And if we get up from our couches and chairs, then it's often only so that we can walk to the car or ride the elevator.

Because of the less physically demanding way that we live now, it's essential that we do more to allow our bodies the freedoms they were designed for. Looking good, feeling good, and improving your quality of life is definitely worth the effort of regular exercise in my opinion, but what if you've always hated it? What if PE lessons at school convinced you that getting out of breath is the worst thing in the world?

The answer is to find something that you enjoy. There is more than one way to raise your pulse rate. Some people who wouldn't dream of going to a gym because it bores them to tears find that they are never happier than when they're climbing a rock face. Other people, who are terrified of heights may love to kick a football around with friends and may forget that they are even exercising because they loved the game so much. That's how we were as children, running around doing things that were fun, and that's what we should try to get back to as adults.

With exercise, there are literally hundreds of options to explore, so there is bound to be something that suits you.

## **Goal Setting**

One fringe benefit of a structured exercise routine is that it helps you to develop discipline. The analogy about eating an elephant that I mentioned earlier also applies to exercise, because consistently setting and achieving goals takes lots of it.

If you want to run across the Himalayas or lift a 200-kilo barbell over your head, you will have to break these huge achievements down into a long series of bite-sized chunks, spread over a period of years.

Each new achievement will build you up and spur you on towards the next one. They are all small victories which pave the road to success and teach you how to be systematic about achieving major goals.

I have a friend called Wendy who never used to exercise, but one day she decided to start running with me. We started slow, running 1.6km in 30 minutes, but beating that time gave her something to aim for. She ran with me regularly and continued to push herself until she broke her record. Then it was on to running 2km in 30 minutes, and then 2.4 km in 30 minutes.

After a month she could run 3km in 30 minutes, and as her fitness improved her stress levels at work began to decrease. She felt happier in general and found that running reminded her that she could achieve things. She used to hate the idea of exercise, and now she looks forward to every run.

Besides the feel-good factor, exercise is great for helping weight loss. Even though it is easier to limit calories than it is to burn them through activity, exercise is still extremely effective when it's used alongside a healthy diet. When used in combination, exercise and food control are excellent ways of ensuring that you take in fewer calories than you expend.

This is important because when you burn more energy than you consume, your body uses its stored fat to fuel your activities. This isn't as draining as it sounds though; quite the opposite in fact. You would think that expending more energy than you are taking in would leave you feeling low, but you will actually feel energised and ready to do more.

## **Start Your Exercise Routine**

If your doctor says it's safe for you to exercise, then by all means begin, but it's important to start slowly. If you haven't been exercising for a long time, then you can't expect to become an Olympian overnight, and you also can't expect your body to recover quickly. Recovering from an exercise session after a long break will be quite a challenge to your system, so don't be surprised if it takes you a few weeks to adjust to the new demands you're placing on it.

You may feel sleepier and less energetic to start with, but that will subside in time. Keep going, and do not give up. Your body will eventually adjust to the required level, and you'll be bursting with newfound energy once you get past those difficult first few weeks.

As I said, finding something that you love is the most crucial part of starting your exercise regime. Who wants to do something that they don't enjoy? It could be cycling, running, swimming, resistance training, yoga, Pilates, kickboxing, Zumba, or something else. Whatever 'floats your boat'!

My friend Mike chose running for the simple reason that he is short on time and he only needs to step out of his front door to get going. If you want to go to a gym, then like most working adults you will probably be doing so in the early evening. Whatever activity you choose to do it's important to set aside regular slots at times that suit you throughout the week. You are more likely to continue if your exercise routine can co-exist peacefully with your other commitments.

One way to keep yourself on track is to attach yourself to a training partner. Finding a like-minded exerciser will help to keep both of you motivated.



# Detox to Great Health

## Why Do We Need to Detox?

Toxins are any substances that can cause adverse health effects. That means all heavy metals, chemicals, pollutants, artificial food ingredients and pesticides fall under this umbrella.

We are always in contact with these poisons. They are in our water, food and air. The air we breathe is polluted with industrial waste, because no matter how much our factories attempt to minimise the amount of these materials they release into the environment, it will never be 100% clean.

The drinks we consume have added chemicals that are unknown to us, which is one reason why sales of water filtering systems have increased recently.

Also, and perhaps worst of all, some of the food that we eat also contains toxins. If we choose convenience over health, then we run a far higher risk of consuming poisons. The amounts may be extremely small, but long-term consumption can affect your cells, lymph nodes, kidneys, liver... your whole body. You may feel fine now but eating poorly over a long period of time may mean that you are storing up significant problems for the future.

99% of the time, chronic diseases don't just happen overnight. They

are the result of an influx of bad substances over a long period of time. These toxins are everywhere, so it's quite a challenge to avoid them.

As we have found, the body works hard to try to eliminate all the poisonous foreign substances that find their way into it, but it isn't always successful. For instance, if you eat too few vegetables, drink too little water, become dehydrated, and overeat white flour, there's every chance that you may become constipated. If your body can't expel toxins this way, then they will be reabsorbed into the bloodstream, straining your organs and turning your body into a blocked sewer.

With so many demands placed on our bodies, it can be beneficial to try detoxification, or 'detox'. In my personal experience, it can be extremely effective. I've seen an elderly person confined to a wheelchair due to excessive uric acid start walking again after three months of detox.

A friend of mine had much less dramatic, but still significant results from a detox. It eliminated his habit of waking up in the middle of the night, almost overnight! With his sleep restored he was much healthier and happier.

## **What is Detox?**

I go through the detox process every four months because I want to maintain my health so that I can enjoy my wealth and relationships. I must say, I feel "clean and lean" after every detox, and that's why I highly encourage you to do it at least once just so you can experience this feeling for yourself.

In Dr Frank Lipman's opinion, our body attempts to detoxify itself all the time, but due to the frequency with which we consume toxins, the process is not adequate. When we make a special effort to detoxify we are giving the body's self-cleaning systems an extra boost to help them succeed.

If you still aren't sold on the idea of detox, then consider the other ways in which you already detoxify yourself. Showering or brushing your teeth every day both seem like perfectly sensible ways of keeping yourself clean. Detox is just another way of doing that, but its focus is internal.

## Embarking on Detoxification

I encourage you to do a detox once every four months. It'll take you seven days to complete the program of cleaning your body internally, and what are seven days out of 120? Can you really say no to spending less than 10 per cent of your year on a little self-maintenance when the benefits are so obvious?

Just like with your exercise routine, I suggest you plan your schedule when preparing for a detox program.

Start on a Saturday, preferably when you don't have any important appointments, because you may be needing a lot of bathroom visits during the first two days.

For the following five days, plan light activity if possible. Make sure you don't have to do anything strenuous for the rest of those five days. It might be best to reschedule anything super strenuous during this period as your recovery abilities will be less effective than usual.

When Dr Frank did his detox, he stopped his weight training routine because that required him to consume large quantities of protein and carbohydrates, and these are restricted during detox.

So, adjust your schedule when you are embarking on the detox program. You will be visiting the toilet a lot, so you really need to make sure that you do this at a time which is convenient.

Before the 1st day of your detox, fast for the night. No food is allowed after 6.00 pm. Drink as much water as you can. On day one, have juices for breakfast, lunch and your afternoon break. At around 5:30 pm, take about 350mg – 400mg magnesium in tablet form, as it's an effective laxative.

Then at around 8:30 pm, take 150ml of olive oil. You can add 200ml of orange juice to improve the taste. Don't do anything else after that. Ensure that you do what you need to do before drinking the olive oil. Go to sleep at 9:00 pm. Next morning, your system would have cleared out a lot of toxins.

Refrain from taking protein and carbohydrate from rice or bread for the next five days. Continue to eat fruits, vegetables, and get carbohydrates

from sweet potatoes so that your body is still nourished for optimum performance.

On the nights of the second, third and fourth days, take fibre to improve bowel movements.

You don't have to starve yourself during detox, you just need to be careful about what you eat. Consume mainly fruits and vegetables, and you will be fine.



# Body Alignment - Chiropractic

SO, NOW THAT YOU'RE DETOXED you could probably do with being aligned! I am talking about spinal alignment here. The spine is responsible for keeping us upright and balanced. But everyday life activities (like sitting too much!) can cause misalignments in the spine which lead to pain and potentially immobility.

I added this chapter because I used to experience the pain of spinal misalignment. It affected my mobility and indirectly made me lose focus on my work.

I remember it came on quite suddenly. I was walking back to my car after a meeting when I felt pain on the outside of my right thigh. I hobbled to my car and had to sit there for a few minutes until it subsided. It was bad enough that I didn't feel safe to drive, and it was quite a shock to experience this without warning.

It was so unexpected and severe that it worried me, but as with my other problems, I immediately began to look for the cause and a solution. The problem was structural, and my answer came in the form of a chiropractor. My leg had hurt me because my vertebrae were misaligned, and after only 10 spinal adjustment treatments my pains disappeared.

I'm no expert in this area, so I interviewed Dr Lee, a Korean chiropractor to understand what was going on.

I was shocked to hear about the long-term effects of having a misaligned spine. The human body walks upright, and weight is



transferred from foot to foot when we move. The forces involved must be distributed evenly, and if they're not, then over time any small imbalances become magnified. In the long term, they can lead to worn out joints, back pain, neck pain, spinal curvature, arthritis and more.

## **The Worst Thing is Helplessness**

Dr Lee told me, "The worst case I have encountered was a gentleman who walked into my clinic in tears. He was holding his right arm parallel to the ground, and an x-ray revealed that four of his vertebrae were misaligned. He was in so much pain that even the lightest touch could make him groan. His neck was so stiff that he couldn't even move one degree to the left or right."

You do not want this to happen to you. Misaligned vertebrae can press on nerves directly, causing extreme pain. The emotional effects of constant pain and helplessness can be devastating, and there is nothing much that you can do to put it right on your own. That's why I urge you to treat any lingering joint pains, shooting pains, numbness or tingling as soon as they begin. They rarely respond well to indifference.

Doctor Lee told me that problems are usually categorised either as 'Structural' or 'Nervous System' problems.

Structural problems can include stiffness, cramps, pain, numbness, tingling, shaking, lack of sensation, weakness, inflammation and degeneration.

Nervous System problems can include seizures, learning disability, emotional disturbances, chronic fatigue, fibromyalgia, migraine headaches and disequilibrium.

According to Dr Lee, one serious concern that doesn't receive much attention is the way that the muscles will step in to assist when the spine is misaligned. They try to help by doing the spine's job for it, but it's not something they were designed to do for a prolonged period. The ligaments around the spine will harden to keep the structure in place, a process called calcification.

Once this happens, the joints between vertebrae become immobile, and flexibility is compromised.

Immobilisation of a joint leads to overcompensation by other joints. To explain this, look at the three joints in your finger. If the joint nearest to your palm hardens, the other two joints will have to move further if you want to pick something up.

Over a prolonged period, the two joints that are doing more work may become overburdened and begin to protest against their hard life with pain symptoms. At this point, it's wise to seek help, particularly if some of your spinal ligaments are causing their neighbours to have to work harder. A chiropractor is trained to assess the alignment of your body and resolve any nagging issues with painless adjustments.

It can be expensive in the short term to pay for these treatments, but the long-term benefits are well worth it. I never used to even think about these kinds of things when I was younger, but now that I'm older, I'm grateful for the skilled hands of professionals like Doctor Lee. At the first sign of trouble, I go back to him, and I would strongly urge you to find a reputable practitioner and do the same.

# Summary of The Health Pillar

This book is meant to be useful, so I've put a review and checklist at the end of each section. You might find it helpful to go through and review each point to check your understanding.

## ❶ Understand how your body works (p.31)

- There are 5 major organs that work together as a system

## ❷ Messing up your body system (p.35)

- Liver failure
  - » *Caused by excess alcohol consumption*
  - » *Results in increased risk of bleeding, general bodily discomfort, reduced brain function*
- Kidney failure
  - » *Caused by poor diet*
  - » *Results in fatigue and need for weekly dialysis that can be a chore*
- Heart failure
  - » *Caused by poor diet*
  - » *Results in primary body functions being disrupted*

### ③ 14-day juice cleanse (p.40)

- Benefits
  - » *Reset your digestive system, liver and taste buds*
  - » *Eliminate cravings in the long run*
  - » *Lose weight*
  - » *Better sleep and improved health*
- Potential side-effects
  - » *Fatigue*
  - » *Cravings*
  - » *Headaches*
- How to start a juice cleanse
  - » *Create a plan by finding recipes you like, taking stock of the tools you have and making time in your schedule to prep and make the juice*
  - » *Go grocery shopping to ensure you have a variety of fruits and vegetables*
  - » *Stay hydrated*
  - » *Decide between juicing and blending*
  - » *Decide when to start your juice cleanse*
  - » *Get support by starting a juice cleanse with a friend or family member to keep each other motivated*

### ④ Habits you need to get rid of: (p.50)

- Not getting enough sleep / having irregular sleeping patterns
  - » *Working through the night is extremely damaging to your body, even if you get enough hours by sleeping in Stress*
- Stress
  - » *Ask for help when you need to*

- Insufficient daily water intake
  - » *Ideal daily water consumption = (Your Weight) x (30 or 40)*
  - » *Set reminders on your phone to drink water*
- Excessive intake of sugar
- Not exercising regularly
  - » *Exercising keeps you healthy and can releases endorphins, so you feel happier*
  - » *Be sure to set goals and start small*

## 5 Detox (p.60)

- Why
  - » *Exposed to large amounts of toxins in our day-to-day life due to pollutants in the air and chemicals in our food*
- What
  - » *A way to reset your body and cleanse it of toxins*
- When
  - » *Start on a day where you don't have anything on*
  - » *Lasts for 5 days*
  - » *Recommended to detox every four months*
- How
  - » *The day before detoxing: no food after 6pm*
  - » *Day 1: drink juice in place of meals, take 350-400mg of magnesium in tablet form at 5.30pm, take 150ml of olive oil at 8.30pm*
  - » *Day 2, 3, 4, 5: take fibre to improve bowel movements, consume mainly fruits and vegetables*

## 6 Body alignment (p.64)

- Go to a chiropractor to check the alignment of your spine

[illegible]

[illegible]



# **THE RELATIONSHIPS PILLAR**



## Do Not Underestimate Relationships

AFTER ACHIEVING SOME SUCCESS and a good deal of wealth, I thought I was all set for life, so why was it that I still didn't feel good? Well, I think it was the famous philosopher Bruce Springsteen who summed it up best when he said,

“Success makes life easier, it doesn't make living easier.”

It felt strange. I had achieved so much in building a business up from nothing, but I didn't feel as happy as I thought I should.

With hindsight, it's easy to see what was missing. I had always pushed myself hard to run and shape my business, and so that process had shaped me in return. I had become a task- and results-oriented person, and I didn't have room for anything else. Of course, I had to be single-minded, because that was what it took to make an enterprise work, but my focus was obsessive to the point where everyone and everything else was pushed into the background. The company became my sole priority, and I turned it into the altar at which I sacrificed all my relationships in exchange for success. Needless to say, the bonds I had with my family, friends, partners, and business associates were all overstretched to the point where some of them even snapped. I invested myself wholeheartedly in my business, so I had no heart left for other people.

Worst of all, I didn't see this as a problem, I saw it as a strength. I believed completely in what I was doing. For many years I thought that as long as my business was doing well, why should I waste my time and energy on anybody else?

On hindsight, I realised I was a product of my environment. Because of the way that I was brought up, I didn't trust anyone except myself. I'd always been forced to fight myself, so deep down, I believed in survival of the fittest: that if I didn't knock you down, you would knock me down.

It now seems like a harsh way to think and to live, but I thought this way because honestly, it was all I knew. However, this was all about to change. Very soon, my world was going to open up in ways that I'd never expected, and all it needed was a nudge.

That nudge came from a guy by the name of Steve Wee who I encountered at a property investment seminar run by Jerome Tan. There were 400 people in the room, but you couldn't miss Steve because he stood head and shoulders above everybody else there. I certainly couldn't miss him because he was sat right next to me. We got to talking, and it didn't take long in his presence before I began to feel like my life was missing some vital ingredient. He seemed enthusiastic about the untapped possibilities that he was certain lay in my future (maybe tall people can see further?), but I was reluctant to listen. Still, such was his influence that I eventually caved into his suggestion and enrolled in a 4-day workshop in Kuala Lumpur, called "Money and You," with Kerry Zurier.

He thought it would open my eyes, and he was very convincing, so I signed up for it, but that didn't mean that I was pleased to be going. In fact, I still remember feeling sick on the long drive to the event. I think my head was telling me not to go, but my heart was all for it. Luckily, I listened to my heart, and that taught me a lesson; one which I think you should heed too:

I invested myself wholeheartedly in my business, so I had no heart left for other people.

There are times when your mind will tell you that it doesn't want you to do something, but your heart will insist that it knows better, so, I say listen to it. If your heart knows what's best for you, then don't hold back. In my experience, you will rarely regret following your heart. I listened to mine, and in a sense, it saved me, because it was the start of my reconnection with people.

Do you remember I mentioned in my introductory chapter that I had the best girlfriend in the world, the one whose encouragement and support had helped me to succeed? Her name is Elaine, and I once promised to make her my wife. This was a bold promise, and I've since learned that it's wise to consider what promises you make to others because the Universe is always listening and is keen to test you on how serious you are about keeping them!

I fully intended to keep my promise of marriage, but the longer I knew Elaine, the less likely it seemed. Our relationship had started out so well. She was the most gentle and loving person that I had ever known, and we were very much in love. Back then I was more open to others, and we did charity work together, like ordering groceries for disabled homes and donating money to an old-folks home. We held a sponsorship dinner, gave Christmas gifts to underprivileged children, and much more.

Her gentle nature earned her the nickname "Small Gentle Goat", and I felt like the most fortunate man in the world to know her. But around 5 or 6 years after she joined my company, "Small Gentle Goat" seemed more like a fearsome, angry stranger.

She threw temper tantrums with customers who didn't pay on time, which caused no end of arguments, and I began to realise that I no longer knew her. We each had our own way of doing things, and we clashed time and again. Intimacy was non-existent, and our love for each other eventually faded into nothing but a mere memory.

I didn't blame her for not loving me any at that point because there was nothing there to love. I didn't even love myself, because all I cared about was results and I no longer had any compassion for others. If an

employee didn't deliver, they could have had cancer, and I still wouldn't have been interested.

I did not believe in building relationships, because, to me, it was all useless. Feelings were just going to slow me down and taking an interest in other human beings seemed like a waste of time. Consequently, I was an ogre who was always getting angry with people at the slightest mistake. I blew up at least once every day, and I didn't just tell the unlucky recipient of my wrath that they had done wrong, I made them feel small as well.

I saw people as nothing more than tools that were only there to help me achieve my business goals. Using them was part of who I was then.

For example, due to the size of my logistics business, I thought I could cut down on the maintenance costs for my fleet of trailers by owning my own vehicle workshop. The only problem with this plan was that I didn't have the slightest interest in running a workshop, and I wouldn't have known how to even if I did.

A form of joint venture looked like the natural solution, but instead of just partnering up with someone, I wanted to be devious about it. Through my oil and gas company, I found a client who already had a workshop, and I allowed him to buy a lot of oil from me on credit. I let his debt grow to a size that I knew he wouldn't be able to manage, and as soon as he was in so deep that I knew he wouldn't be able to get out, I sent him a lawyer's letter demanding that he pay up everything he owed me within 7 days. I knew this would bankrupt him, so I offered him an alternative – swap the debt for a stake in his company.

That was pretty nasty, and this example is just one among many. I built a successful business this way, treading on people, and sacrificing my health and relationships along the way. It was no wonder that I became an unhappy man.

But what Elaine saw after I got back from Money and You was a better version of me, one who was capable of compassion and forgiveness, and someone who she hadn't seen in years. I became interested in the lives of those around me. I was a lot more forgiving and tolerant of other people's

mistakes at work, and I took an active interest in understanding their circumstances.

I stopped my plotting and scheming against other business owners and decided to build my own business ethically from that moment on. I also decided that after causing so many people so much distress, it was time to dedicate myself to helping others.

Elaine saw all these changes, and they made her curious. What had actually happened in Kuala Lumpur, she wondered. How could a 4-day property course turn me into a different man?

It was simple really. *Money and You* taught me to see the value in **valuing others**. In the past, that was a message that would have probably bounced off my hard surface, but it came to me at a time when I was tired of the life I'd made and was ready to hear it. And hear it I did.

My life changed as soon as I started to look at relationships differently. I rekindled ties with family and friends, and for the first time in my life, I experienced the joy and happiness that a full complement of great relationships can bring.

They're so important because their absence can be devastating. Humans are social creatures, and I think it's no coincidence that the other two pillars can be so badly damaged by dysfunctional relationships. Whenever any of my staff are not performing at their best, it's usually because there's some kind of relationship problem dragging them down. I remembered meeting someone once who became critically ill, and incredibly, it turned out that this person had been unable to forgive a neighbour for something that had happened thirty years ago! It's amazing to me that something as seemingly insubstantial as emotions has the power to cause such physical torment.

I feel fortunate that I was able to shift my perspective about relationships and my inner life before that power could do me similar harm. If I'd carried on the way, I was going, being manipulative and aggressive all the time, then one way or another my life would have come crashing down around me.

Cooperation is better for our mental health than conflict. Some conflict is inevitable in our lives of course, and it's even beneficial. It's natural that if you want to chase success, then you will be competing against others who want it too, but that doesn't mean that your whole life has to revolve around crushing other people. Even a soldier at war isn't fighting everyone. Back home, they have a family. In battle, they have comrades. Behind the lines, they are supported logistically in a hundred different ways. Conflict is only one part of the human equation, and to give the best of yourself at the front line (wherever that may be for you), you need to have the kind of inner peace that comes from enjoying healthy, supportive relationships.

I have a close friend called Joe whom I admire. He's a talented trainer with a style that's very thought-provoking. He's great at helping people to perform at their full potential, and I've learnt a lot from him. But unfortunately, he was unable to use his amazing skills on himself.

His world collapsed when his marriage turned sour. He was fighting with his wife every day and expending all his energy on the drama of that conflict. He developed insomnia and couldn't focus on his work any longer. His whole focus shifted to surviving the emotional turmoil of his disintegrating personal life, and I watched him lose his enthusiasm for everything. He drifted into depression, no longer see any purpose in his existence, and the business that depended so much on his enthusiasm and intellect went into decline, which meant that his income dried up. When a newborn was added to the mix, the pressure became overwhelming, and eventually, his wife left him.

**Money and  
You taught  
me to see  
the value  
in valuing  
others.**

Never underestimate the importance of healthy relationships. Someone who is successful can be broken by a bad one or lifted to greater success and happiness by a good one.

Humans need encouragement, inspiration, love, and affirmation, and a loving relationship can provide you with all these things. Challenges are inevitable while pursuing your dreams, and you will feel stronger

knowing that your family or partner are in your corner.

If you look at the most successful people around the world, they usually have healthy relationships with their friends and family. If you look at the successful people who have fallen from grace, many of them have compromised their relationships through unnecessary emotional drama.

Arnold Schwarzenegger is a case in point. He had a successful bodybuilding career that helped to raise the profile of weight training among the wider public. He then gained worldwide fame through his action movie career, and to cap it all, he was elected Governor of California.

But he threw everything away when he admitted to having an affair with a babysitter. Sure, he's still very wealthy, but he no longer seems like the same man. His relationship drama had changed him.

So, no matter how successful you are, and no matter how tempting it might seem, you will be happier in the long run if you keep relationship drama out of your life. Always remember, we humans are at our happiest when there are peace, love and joy in our lives. This is how we blossom, and this is where we should focus our energy. Anything that does not provide us with peace, love and joy is taking away our energy from building a successful life.

I'm glad that I got my wake-up call before it was too late. I take relationships very seriously now, and this brings us to the next chapter: Living a Drama-less Life.

## Living a Drama-less Life

IN THE PREVIOUS CHAPTER, we talked about the impact of relationship drama on your life, and the importance of keeping it out, but, how do you achieve that? How do you prevent drama from disrupting your journey to success?

Relationship drama can set your progress back years, and through my own experience, I believe that prevention is better than cure. It's better not to waste those years, and to stop problems happening before they get a chance to start. But to achieve this, you will need to develop a skill called emotional self-awareness.

### Emotional Self-Awareness

If you want to avoid a lot of unnecessary drama, then self-awareness is a must. Many people seem to lack it and seemingly can't prevent themselves from falling into yet another toxic partnership. I think this happens because some people are self-sabotaging, while others just have a blind spot that prevents them from repeating the same mistakes over and over again. Emotional self-awareness can help you avoid such mistakes. It gives us a bird's-eye view of why we're feeling and acting in certain ways, and we know it's important because it's been around as an idea for a long time.



*“The unexamined life is not worth living.”*

**- Socrates**

What the famous Greek philosopher was trying to say here is that it's only by trying to truly know and understand ourselves that we give our lives meaning and value. It's a fair point because we naturally look down upon creatures like ants which pursue lives of unquestioning robotic regularity. We naturally recoil from the idea of living robotic lives because we are human, and what separates humans from all the other animals is our ability to self-examine and to consciously consider our emotions and actions in the past, present and future. A shark was not designed to consider the possibility of remorse for its actions, but we have the capacity for emotional self-awareness.

Of course, having this capacity doesn't mean that we are all good at making use of it. We all live behind our own eyes and look out, so naturally, we don't see ourselves exactly as others see us. This means that we often miss the things in our own behaviours that are extremely obvious to the people around us. They watch us repeat the same patterns time and again, but we don't see them the way they do. When we look at other people who tie themselves in knots like this, we often wonder why they can't just pull themselves out. But when it happens to us, we can be just as blind.

This reminds me of the saying, “A fish does not know it is in the water.” How true! Emotional awareness is about realising that you are in the water before it becomes hot water!

So, how do you improve your emotional awareness?

### **One – Know What You Want**

Since I made “Know What You Want” the first step, you would be right to think that it's the most important step. That's because if you don't know what you want, others will make that decision for you. Knowing what you want will guide you towards the decisions that are right for you.

Knowing what you want makes it much easier to make better choices, and not knowing what you want means that you'll be swayed

more easily and be open to suggestion, especially by people who want to shape your life more than you do.

For example, I have a friend called Jenny who was always clear about what she did and didn't want from her relationship. She did not want to feel emotionally drained by her partner, and she made this very clear to him, saying, "I do not want drama in our relationship." But not only that, she told him, "I will cut any drama from my life, even if it's coming from you."

Of course, knowing what you want and drawing a line in the sand is one thing. Having the courage to act when the other person steps over it is another. Jenny was strong and determined to follow through. When her boyfriend started to abuse her emotionally, she gave him six months, then ended it, telling him, "I deserve better."

No amount of love can get you through an abusive relationship. Unless the other person appreciates and reciprocates your love, it won't last. Do not waste time on relationships like this, because it's just not worth it.

## **Two – Checking in With Yourself**

We are all busy these days, more so than ever, so it's easy for us to become overwhelmed by our busy-ness and make poor decisions. It's easy to be more irrational and impulsive when we feel overstretched, and our nerves are frayed by conflicting demands.

How many times have you said something that you regret just because you were angry, and angry because you were pushed to the brink by life? And how many times have you realised later that using different words could have helped the situation? I've said the wrong thing many times and regretted it every time. Making a decision while I'm angry always makes the situation worse.

As a person practising emotional self-awareness, you need to be able to step back from all of your

A shark was not designed to consider the possibility of remorse for its actions, but we have the capacity for emotional self-awareness.

relationships and assess them objectively. It's worth investing the time to check in with yourself and think about how you feel about your life partner, your friend, your business associate or a family member.

Are they supportive? Are they generating love and peace in this relationship? Do they enjoy your company and you theirs? Do they create drama in your life? Are they supporting you in pursuing your ideal life? Are they giving and contributing to this relationship? Do they constantly take more than they give?

### **Three – Surround Yourself with Supportive Friends**

Let's face it, getting entangled in a relationship drama can be a handful. Stay in there too long, and you end up trapped.

Remember how I mentioned that those who are trapped in a relationship drama can often act irrationally? Well, if you're unlucky enough to be in this kind of situation then having supportive friends is one of the few things that can keep you sane. Friends become a source of support, and they can also tell you what you need to hear.

Friends who are not emotionally invested in your drama can be the voice of reason, advising you, not dispassionately exactly, but certainly more objectively about what to do. They can advise you from an emotionally safe distance so their opinions won't be tainted by being invested in the turmoil themselves. A good friend will tell you the things that you need to hear, even if you don't particularly want to hear them.

I once knew a guy called Benny, whose girlfriend of 6 years left him because she said that he wasn't treating her well. But that was not the truth. The truth was, she had found someone else, and she wanted to be with him. Upon finding out the truth, Benny's sadness turned to anger, which turned into action. His irrationality took him over, he snatched his girlfriend's mobile phone and exported all the data from it. He wanted to know when it had started, the things they had talked about, and all the other little details that he knew would over-wind the mainspring of his anger. He wanted to be angry, and he wanted revenge.

Luckily, Benny's friends talked him round. After much debate, he

finally came to see that he was only causing himself further pain. With the help of his friends, Benny took the healthier option and moved on to a better life.

Your supportive friends can do more than just analyse your situation, though. If there's enough mutual trust between you, they might also throw in some honest feedback about your partner. They might see what you can't see, because you're the fish who doesn't know it's in the water, and they're not. They are the ones with perspective. If you're lucky, and they're honest, they'll tell you more than you might see yourself, but you must be willing to listen!

My friend, Shawn is a good example of this. Someone Shawn was close to was telling him to let go of his relationship with Sandra, his girlfriend, but Shawn was being a stubborn mule who thought he was completely in love with her. He wouldn't listen to the truth because he didn't want to hear it.

The relationship turned sour. Both of them were arguing all the time about the tiniest little thing. It dragged on, and every family gathering ended up with a fight. Eventually, Sandra left Shawn for another guy.

So, surround yourself with friends who will tell you the truth and be ready to listen to what they tell you, even if you're reluctant to hear it.

Invest in your friendships to keep them strong. Don't be the kind of friend who only calls when you need something. Be ready to give at least as much as you take.

I learned the hard way that you must cherish these friends. I used to have unrealistic expectations of my friends. I wanted to have friends, but at the same time, I would reject them, always sabotaging my own needs. I would keep those who I thought were less than perfect at arm's length, and I would never invite them into my heart.

Friends were never my priority, but after I attended Money and You, my perspective changed. I finally allowed other people to get to know me, and I started showing and feeling an interest in others too. As soon as I allowed my perspective to change, I was rewarded with many great

friendships. Now, I no longer live as an isolated man, but as someone with a great network of supportive friends. I am no longer the angry man I used to be, and I am so much happier now.

#### **Four – Alignment of Values**

Many relationship dramas spring from the misalignment of values, whether it's between friends, life partners, business associates, or colleagues. Tension starts when different priorities, values and expectations collide with each other.

A tension that is not resolved quickly turns into drama eventually, but that's not really a surprise. Clashes of fundamental values take a lot of effort to resolve because finding a resolution means that one or both parties have to shift their values, and is that ever easy?

Our values make us who we are, and they dictate our actions and thoughts. We have been holding onto our values for years, and anything so deeply embedded that it's become a part of you doesn't change overnight.

Knowing the values of whoever you are with helps you rub along better in a long-term relationship. Two people with two very different sets of fundamental values will find it hard to build a long-term relationship.

Let's say that James, a person who values freedom, wants to build a relationship with Sarah, a person who values family. James is not willing to settle down yet, and Sarah wants to start a family. If James and Sarah start a long-term relationship, they will be sitting on a time bomb.

Here is a simple way to check on the alignment of values between two people. Ask each other this question, "If you knew you were going to die today, what would you regret?"

Whatever answer you receive, think about whether it disappoints you. It might serve as a good gauge of the differences between you.

A couple tested each other's values this way. Harry's answer was, "I regret not marrying you." Bernice's answer was, "I regret not having more fun." Two years after answering this question, their relationship came to a dramatic end.

Did you see the obvious difference? Harry valued the relationship most of all, but Bernice wanted something else. With such a big difference

in fundamental values and expectations pushing them apart, it's no surprise that they ended up going their separate ways.

Alignment in values plays an important part in any relationship, and in business, it's important to work with people whose values are similar to yours too. Integrity ranks very high on my list of values, and I cannot imagine working with someone who doesn't rank integrity as highly as I do.

Always take time to get to know the other person and understand their values before progressing to the next stage. Doing this can prevent lots of relationship drama for you.

Ask each other this question, "If you knew you were going to die today, what would you regret?"

### **Five – Observe for Action**

You first get to know someone by listening to what they say, but actions really do speak louder than words. You can tell more from quietly watching how someone treats a stranger than by listening to them tell you about it.

The action must be congruent with the words. Otherwise, you will be dealing with somebody who is not trustworthy and credible. If the words don't match their actions, you should be wary.

Let's say you know of someone who steals stationary from the office. He might only steal small items, but would you want to be the business associate of such a person? Even a small crime can reveal a large gap in values.

Consider an entrepreneur and author who talks about helping other businesses to succeed. He has great vision, a superior value proposition, and yet he doesn't send me his book after I ordered it. That's incongruity, isn't it? Would you be comfortable working with him? Not me.

And if you have a potential partner who lies, that is 100% crossing the line. Never ever tolerate someone who lies. How do you trust anyone who lies? You will never know when this person is telling the truth. Trust is definitely being tested here. No relationship can blossom without trust. Save yourself from the drama that comes with those who lie without

shame. Stay far away from them.

A person's actions can tell you a lot about them. You can learn about their experiences, baggage, thoughts, values, and beliefs by observing their actions.

Have you watched them and wondered why some things trigger them? Do you find them irritating and can't work out why?

A friend of mine, Adrian, shared an incident with me. He was thinking of taking his friendship with Alice to the next stage – by becoming a couple. They went on a date, and interestingly Alice was approached by an elderly lady for directions. Alice replied, "Maybe you should ask at the information centre."

Adrian was curious because he was sure Alice could have given her directions. "Why didn't you tell her?" Adrian asked. Alice's reply made him rethink his thoughts about taking their friendship to the next level: "Do I look like an information centre?"

Adrian felt disgusted by Alice's behaviour. Deep down he knew they would never be a happy couple. He knew that Alice was not as loving and caring as she portrayed herself to be. He distanced himself from Alice after this incident, and he was sure that he had made the right choice.

Be wary of letting your emotions get in the way of your decisions. Watch and then logically dissect your observations. Allowing emotion into the picture can skew your observations.

These five steps won't mean anything if you don't work through the sixth and final step.

### **Six – Self-Confidence**

This may look like the first step (Knowing What You Want), but it is not. Self-confidence enables you to do something once you know what you want. Find the thing that you really want and then have the confidence to pursue it.

Some people know what they want but will give in to compromise when the rubber hits the road. For instance, someone may want to be in a healthy relationship, but lack the courage and confidence to leave an abusive relationship.

First and foremost, believe that you don't have to rely on anyone else to be confident. If you think that being with a certain person can make you happy and confident, you are very wrong, and I bet this relationship is going downhill, sooner or later.

I've come across many relationships where one person relies too much on the other person in terms of happiness and confidence. They have been made to believe that they can't live their life without the other person being there. Their life revolves totally around the other person. But a relationship like this won't last very long, and usually, the break up will be devastating for the one who believes the lie.

In all the situations I've witnessed, when the breakup happens, the one who believes the lie suffers the most. Their world collapses, their support is gone, and they always feel that they will never find another person. Their self-worth takes a big hit, and they are lost. Suddenly they have no one else to rely on, no one else to share their life with, and no one else to talk to.

No one can truly boost or dent your confidence, only you can do that. Do not believe that you can't live without this other person.

There is a strength to be found in solitude. Learn to be comfortable with being alone. When you can feel comfortable with being alone and feel confident about yourself, then building a sustainable relationship becomes easier.

I'm absolutely fine with going on vacation alone, watching a movie alone, eating alone, shopping alone. I spend time with my loved ones because I choose to, not because I totally rely on them to give me confidence and happiness.

Being confident in yourself means you never have to look to another person for approval, and so you never have to compromise your own values and desires to gain it from them. Confidence lets you see others as they are and allows you to anticipate the difficulties and rewards that they may bring to you in future.

Be wary of letting your emotions get in the way of your decisions.



Now that you truly believe you don't need anyone else to be confident, get a life! Pick up a hobby, a sport, take a challenge, whatever. Choose something for you that you don't have to do with friends and then do it. Don't neglect to do something just because they're not around to do it with you.

I attend seminars alone. I don't have to bring my friends along. If they want to join me, great! But if not, it doesn't matter to me. My decision is not dependent on the presence of others, and of course, I can always make new friends at the seminars.

No one  
can truly  
boost or  
dent your  
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only you  
can do that.

These are the six things to do when creating a successful relationship and they are the foundation of a successful relationship. Getting yourself in the right frame of mind and choosing the right person will start you off on the right foot.

Hold this principle in your heart: human beings want love, peace and joy. If someone can't give you any of these three things, you have got to let them go.

Next, we move into the actual creation of a great relationship with your life partner. Assuming you have achieved the sixth step, now you are ready to create a fulfilling love life with your partner.

# Having a Fulfilling Love Life

ONCE YOU'RE IN A RELATIONSHIP, you then have to face the significant task of turning it into something long-lasting and fulfilling for you and your loved one. Many issues can surface when two people are together for long enough, and these things can pull a couple apart if they don't handle them the right way, but one thing that can get them through all sorts of ups and downs is trust.

## **The Fundamentals of a Strong Relationship**

The foundation of a strong relationship is TRUST. Communication is also important, and we will come to that soon, but you can do without it. You can't do without TRUST though. I can say boldly that everyone knows this, but not everyone practices it. This is when you apply the fourth and fifth steps from the previous chapter, align and observe.

Let's say a couple, Tommy and Gwen, agrees to base their relationship on trust. Gwen takes the initiative and decides to show her phone messages to Tommy. She disables her phone password as well. Tommy can now access Gwen's phone and read her messages. Gwen wants to be completely transparent to win Tommy's trust. But that wasn't the case with Tommy. He never shows his phone messages to Gwen. He even

hides who he's messaging from her, brushing her questions aside when she asks.

What do you think this says about the trust between these two?

Gwen starts to get more suspicious, and when she airs her thoughts, Tommy responds with, "You don't trust me, do you?"

I think he may have been on to something there.

Trust is a very delicate thing. It takes a lifetime to build, but only a second of foolishness to break, and once broken, it's hard to rebuild.

Gwen's approach to trust is one of complete transparency. Being totally open to each other and sharing everything, including information, feelings and perspective are paramount to her, but it isn't going to work if it was all one-sided. To succeed, both have to be mature enough to discuss any disagreed-with view amicably. Both must also be willing to open their heart and allow the other person to enter. This can be scary, but if you find the right person, it is well worth it.

This person is going to know everything about you, including your darkest secrets. I think that for a secret to qualify as a 'darkest secret,' that means it has to be something that is still holding you captive in some way. A secret that lingers like this gives your partner the greatest opportunity to judge you, and if your partner does not judge, you are in it for the long term.

## Choose Your Perspective

Another factor which contributes towards a fulfilling love life is being APPRECIATIVE. Again, everyone agrees that this is important, but it is easier said than done. Two people get to know each other inside out when they spend enough time together. The good and the bad become clear to both.

You can choose to only see the bad in them and then expect the other person to change, but that can be too much to ask and is a recipe for conflict. Or, you can choose to look for the good in each other and appreciate each other's qualities, and this will help your relationship last a long time.

Taking things for granted in a relationship means it's heading towards disaster. Let's face it, a relationship is not a balancing act. One will give more than the other, so do not expect to see all your efforts reciprocated. However, that doesn't mean that both of you cannot appreciate each other's presence and effort.

I got to know Joe and Wendy through a friend, and I could see that they were experiencing a fulfilling relationship. Both had learned from their previous failed relationships and now understood that appreciation would keep their love alive.

That's why Wendy would always smile when Joe took the effort to make breakfast. She would always sing his praises as if he was the most perfect man in the world. Of course, she knew that Joe wasn't perfect, but Wendy chose to accept his faults, just as he accepted hers.

Don't you feel good when someone appreciates your qualities? I do. So, give some appreciation to the one you love because you want that person to feel good too, don't you?

Trust is a very delicate thing. It takes a lifetime to build, but only a second of foolishness to break, and once broken, it's hard to rebuild.

## Giving Space

As a couple, you will expect to spend a lot of time together; but it's always a good idea to maintain some personal space too. A healthy relationship is built upon giving each other enough room so that you can still exist as individuals.

Some relationships break down because the couple only builds their life around each other, but this places pressure on them both to provide everything that will sustain them. For that to work, they would either both have to be special people, with limitless energy and fabulous personalities, or else they would both have to have very low expectations of the other.

An inward-looking relationship creates a stifling environment that will never reach its full potential, even if it survives. If it does not survive, its collapse will leave two people who were dependent on each other very socially isolated.

## Maintaining a Fulfilling Love Life

IN THE LAST CHAPTER, we discussed the macro view of creating a fulfilling love life. In this chapter, we'll get into the nitty-gritty, because creating a fulfilling relationship with someone you love takes effort.

If you want to stay with the same person for many years, then you need to accept that it takes a sustained effort. It isn't easy, and if it was, maybe there wouldn't be so much infidelity going on in the world.

Here are some little things you can do to keep love alive for a very long time.

### Listen

It's simple to say, but not easy to practice. Have you ever watched two people talking and considering how much actual listening is going on? Sometimes you can watch a conversation, and it seems like the two people involved are just competing to interrupt each other, finishing each other's sentences, breaking eye contact or getting distracted halfway through. Or they seem to listen, but they're really waiting for the other person to stop talking so they can say what they want to say.

When you spend a lot of time with somebody, it can begin to feel as if you know exactly what they are going to say in any given situation.

If you want to stay with the same person for many years, then you need to accept that it takes a sustained effort.

While this can be true to some extent, it can also be dangerous because it makes you less of an active listener. Don't ever believe you can know for sure what your partner is going to say to you, because this will prevent you from truly hearing them when it matters.

Our busy lives can also make us less attentive, and on top of that, we also have plenty of devices like laptops, phones, tablets and TVs to draw our attention away from the people we care about.

Some people think nothing of interrupting a conversation to answer a text when just a few years ago, this would have been considered the height of rudeness. Now, it happens all the time.

If you allow enough of these distractions to stop you from being present with your partner, then your relationship will suffer. Gradually, they will come to accept the barriers that you've put up between the two of you, and their love for you will begin to turn stale.

Think about why you chose to have a life partner. It's to share your life with someone you love, isn't it? Listening is a fundamental part of sharing, so you can't neglect it and expect to survive. If you can't give them your full attention, why are you even with them?

I highly encourage you to put down your phone, turn off the TV, close the laptop and listen to them when they want to talk. If you absolutely must watch the latest episode of whatever it is you are currently addicted to on TV, then tell them that you will probably die on the spot if you don't watch to the end! Thank them for being so understanding, then tell them that as soon as you're done, you promise to listen to them properly.

## Listening Attentively

There are two schools of thought on listening attentively. Should you respond or just listen quietly?

My take on this is to do whatever you think will make your partner

feel good. Some people like to share their thoughts and feelings without wanting any advice; they just need to be heard, to vent, to get things off their chests. They want someone to listen and care and keep quiet while they talk. It's usually easy to know when they want an answer from you because they'll ask you for it. If you must say anything at all, then try asking questions instead. This is the what professional counsellors do; they listen, they think, then they ask questions that help you along on your journey of discovery about whatever it is that's on your mind. What they don't do is try to impose themselves.

Effective listening is the most important thing you can do in your relationship. It signals that you care, which is why it's part of the glue that holds the two of you together.

**Listening is a fundamental part of sharing, so you can't neglect it and expect to survive.**

## **Do Something Together**

In the last chapter, we mentioned giving each other enough space, or room to breathe. Assuming you give each other that, in this chapter, I want to encourage you to do the opposite: by doing something together. You need to make space for each other's individual lives, and you need to make space for your lives as partners. There's no reason to stop dating just because you've been married for 50 years, but it's easy to get into a rut when you've been together a long time, and you stop being an active couple.

What I want you to do to remedy this is getting out of the house and do something together. I've noticed that with some couples, their definition of doing something together is staying home and staring at the TV. Even if there's something good on, I'd say that one's going to get old awfully quickly.

So how do you do it properly? Remember Joe and Wendy? They are a couple that loves to watch movies and dramas at home. Despite that, they also make time to be with each other out of the house. Even if it's only to



do grocery shopping, they take the opportunity to spend time together. They don't see it as something mundane. They just take the time to dwell in each other's company.

**There's no reason to stop dating just because you've been married for 50 years**

Besides shopping, they also like to go running and swimming together too. Wendy doesn't think of herself as sporty, but she goes anyway. She feels that by joining Joe, she gets the exercise she needs and the company that she wants. They will occasionally eat out together too, just to discover somewhere new together, away from the distractions of home.

So, to wrap it up, all I'm saying here is this: do things together, do things apart, and don't give the lion's share of your time to either.

## **Say I Love You**

During the early days of any romance, you've probably felt as if you were going to wear these words out, but do they get as much use now? A lot of people let these 'three little words' drift away from them once they feel settled in their relationships. It's almost as if they think they don't need them anymore, when in fact they need them even more than they did before. Feelings can fade over time, even in the strongest of relationships, and saying "I love you" on a daily basis will help to keep that fire burning, no matter how small the flame. It's a reminder to them and a reminder to you of exactly why you're together. You don't choose your partner just once. You keep on choosing them every day.

## **Updating Each Other's Whereabouts**

This one might feel a bit too intrusive, but it's a must. In return for being given your space, don't give your partner cause to wonder what you have been doing and who you've been doing it with! Even if you don't have any guilty secrets, you can stop your partner's suspicions getting a foothold by being open about where you're going. And let's not forget, you don't

want your partner calling you in as a missing person, right?

I used to tease one of my friends, Tim, about how he always had to tell his wife where he was going. He wrapped my head with his knuckles as if to drum some sense into me. “She needs to know I am safe!” It turns out that she had once heard about a road accident on the news. The car sounded like Tim’s, and she was worried sick. Ever since then, he calls her when he’s out to allay her fears.

## **Do Something Nice**

If I have to repeat this over and over again until you get it, then I will. Sustaining a fulfilling relationship takes effort. Fortunately for us, it’s not a huge effort. Small, frequent, thoughtful acts can pay large, long-lasting dividends. It won’t cost you too much time to do something nice for your partner. Even if it’s just a simple act of making breakfast so that your partner can sleep in or buying them flowers (assuming they like flowers), you’re demonstrating that you care. It really is the thought that counts.

Every nice gesture is like a little shot of adrenaline that puts a spike in the heartbeat of your relationship. Your relationship has a heartbeat of its own, and it takes only a few nice gestures to keep it steady and strong.

Although it takes time and effort to plan and execute nice gestures, they will always repay you with more than they cost you. And if you don’t do anything for your other half now, you can bet you’ll have to work hard to rescue your relationship later anyway, so why not put the effort in sooner?

I’ve talked about how to sustain your love life, but really the advice I’ve given you here will work for any type of relationship. Friends, family, and acquaintances will love that you give 100% of yourself to them. So, with these simple tips, you can now go and create a satisfying relationship or two.

Without Health, there is no Wealth. And Relationships are the core of happiness. They keep us grounded, they support us to reach for our goals, and they comfort us when we need comforting. The first two pillars must be tended to before you can focus on wealth. Wealth will come much

more readily when you feel healthy and supported in your life. Now we're ready to talk about the third pillar; Wealth.

Wealth doesn't require luck. It isn't something that you have to be born with to enjoy. There aren't tricks to accumulating wealth, and most of the clichés that we hear about wealth are incorrect.

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of its own, and  
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and strong.

The truth is that to be wealthy, you must have the right mindset. Now, a mindset is defined as an established set of attitudes. It's not just the way you think, but it's also your values, your beliefs, and how you behave.

There's a very real difference between the mindset of someone who is wealthy and someone who is not. The interesting, and fortunate thing is that this mindset is something that you can cultivate. You can change your thoughts, beliefs, attitudes, and actions. You can shift your mindset from a poor to a wealthy mindset.

# Summary of The Relationships Pillar

## ❶ Do not underestimate the importance of relationships (p.73)

- Great relationships bring you joy and happiness
- Provide encouragement, inspiration, love and affirmation

## ❷ Avoid relationship drama (p.80)

- Emotional self-awareness
  - » *Know what you want - don't waste each other's time*
  - » *Check in with yourself - take a step back and assess your relationships objectively*
  - » *Surround yourself with supportive friends - can be the voice of reason as a third party and will tell you the truth*
  - » *Alignment of values - understand your partner's values and make sure it aligns with yours*
  - » *Observe their actions - it can potentially reveal their experiences, beliefs, values, etc, then logically dissect your observations*
  - » *Self-confidence - learn to be comfortable being alone*

## ❸ Having a fulfilling love life (p.90)

- Trust is the foundation of a strong relationship
- Be appreciative of your partner

- Give each other space
  - » *You and your partner need to be still able to exist as individuals*

#### ④ **How to sustain a fulfilling love life** (p.94)

- Listen
  - » *Put away potential distractions (e.g. phones, laptops, etc)*
- Listen attentively
  - » *Know what your partner needs/wants: listen quietly / respond with solutions*
  - » *Ask questions if you don't know what they want*
- Do something together
  - » *Get out of the house and do an activity the both of you enjoy (e.g. movies, swimming, running, etc)*
- Say "I love you"
  - » *Keep the fire burning in your relationship*
- Updating each other on your whereabouts
  - » *Able to trust each other more*
  - » *More able to give each other space*
- Do something nice
  - » *Need to keep putting an effort in your relationship*
  - » *Small gestures go a long way*

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# THE WEALTH PILLAR



## The Mindset of The Rich

AFTER BUILDING A \$20 MILLION business and owning properties with a total value of \$40 million, I think most people would agree that I might have a few insights to share about succeeding in the Wealth Pillar.

Most people want to become affluent, but some of them undermine the foundations of their Health and Relationship Pillars as they chase success. I don't believe that anyone should have to destroy their health and sanity to build their Wealth Pillar, so, in this section, I hope to help you avoid doing that by sharing some of the benefits of my experience.

To achieve wealth, you first need to develop a wealth mindset, so before I give you my insights on business and the world of property, I want to help you cultivate a wealth mindset of your own.

A wealth mindset alters the way that you see the world. It's like putting on a pair of sunglasses that change your view, and once they're on you'll find that you are always looking for the business opportunity in every situation. It's an important trait to develop, and I do believe that anybody can cultivate it. Some people are natural entrepreneurs, sure, but I think anyone can learn the skills that underpin the wealth mindset and practice them until they become second nature.

Here's an example of what the wealth mindset can do to your perspective:

Let's say two shoe salesmen are sent to a rural part of Africa to sell their products. Both discover that the people there don't wear shoes. One comes back frowning and says, "It's a dead end. No one wears shoes there." The second one comes back smiling and says, "It's a goldmine! No one wears shoes there!"

There are opportunities everywhere if you know how to look for them, and the wealth mindset is the key to developing that way of looking. So here are the various components that contribute to a wealth mindset:

## **The Desire to Consistently Learn, Grow, and Adapt**

Most people stop learning after they graduate from school because they think they've learned enough to help them succeed in life. But the late Jim Rohn summed up my thoughts on this perfectly when he said, "Formal education will make you a living, self-education will make you a fortune."

Don't take this the wrong way. I'm not telling you not to go to school, because you should take everything that you can from that experience. It's free in most countries and should not be taken for granted. What I am telling you is that you shouldn't believe that your education stops as soon as graduation day is over. School is only the first chapter in your learning story.

I've attended numerous seminars and workshops over the years because I'm smart enough to know that I don't know everything! I also realised early on that every time I learned more about better investing or managing properties, I was able to apply that knowledge and improve my businesses.

Property seminars, self-improvement, online marketing, and health courses have all taught me things that have improved my quality of life and increased my effectiveness as an entrepreneur. I personally find these subjects satisfying, but they are just examples of things that interest me, of course, and they might not apply to you. What you need to do is

figure out all of the things that interest you and then work out what you need to learn to fill in the gaps in your knowledge, then go and look for the sources of information and inspiration that will help you to fill them.

I understand that you may not think you have enough time or money to invest in self-improvement, but so much information is available for free online these days that you can virtually build your own curriculum for no more than the cost of your Internet connection.

With so much to gain and so little to lose, there's never been a better time to embrace the practice of lifelong learning. Don't just think of education as something that's tied to classrooms. If someone you know can help you pick up a skill that you didn't have before, then that's sometimes just as relevant as paying money to get a certificate that says you passed a course.

Life is not stagnant. It is ever-changing, and to be able to recognise and seize the opportunities that it sends your way, you must be ready, willing, and able to adapt.

Effective adaptation will often require new learning, so think of learning as a process that contributes to your growth and embrace it.

Don't put your learning off any longer. If there's something that you've been wanting to do but have been putting off until you understand it better, then let me encourage you to set yourself some SMART goals towards achieving it today!

## **Recognise Opportunities (and Take Action)**

There are two kinds of opportunities. The first one is the kind that shows up out of the blue. Opportunities like this may land in your lap like gifts, but to make the most of them you still need to research them, and then decide whether they're going to be worth your time and energy.

Sometimes friends and associates will come to you with opportunities like this, but that does not mean that you should trust them completely. Anyone can cheat you or even just misguide you, no matter how close they are to you. So, regardless of who brings you an idea, practice due

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diligence just the same. Judge the idea on its own merits, not on those of the person presenting it.

You'll often find that trade shows are full of people with great business ideas who are looking for someone to invest in them, but the same rule applies here, as well: do your due diligence. The research will always be more useful to you than an enthusiastic sales pitch.

The second kind of opportunity is one that you can spot yourself, but only when you've developed a sense for it. I call these 'invisible opportunities' because most people don't notice them, but if you have the knowledge and experience, they'll start to make themselves visible to you.

The best way to develop an eye for invisible opportunities is to learn from others. Pay attention to the people who seem to spot moneymaking opportunities everywhere. I'm talking about the kind of people who can look at an empty wall and not notice the bricks because they're too busy focusing on the money they can make by turning it into an advertising billboard.

You may find such people in your immediate professional circle, or you may have to hunt for them online, but wherever you find them, fire up your learning mindset and get ready to dissect their approaches to success.

## Take Calculated Risks

Nothing great ever happens inside your comfort zone, which is why risk-taking is so important. I don't mean skydiving without a parachute, of course, and I don't mean racking up a ton of debt so you can buy cryptocurrencies either (both will end with a messy landing), but I do mean being willing to take a leap of faith occasionally. Take a risk, but a calculated one, when your research has made it clear to you that the odds may be in your favour.

Building my property portfolio exposed me to considerable risk because I had to borrow millions of dollars to help it grow. I know this

would be enough to give some people sleepless nights, but I'm not one of them, because I know that I did my homework.

In the case of property investment, that homework involves working out what you can afford to lose, how big the losses might be if it were to fail, and what might cause it to fail. Some people don't even ask these basic questions. They jump right in without understanding what they could lose and how likely they are to lose it, which to me is just madness. All they need to do is write each one down and then answer honestly:

*Q1: What might the losses be if it fails?*

*Q2: What might cause it to fail?*

If you can't afford to lose the amount in the answer to the first question, then move on. This opportunity is probably not for you yet.

The second question is slightly trickier. It's all about control. If the factors that might cause it to fail are things that you cannot control, and there are too many of them, then again, move on. However, if you can control enough of them, then great. This could be worth further consideration.

Nothing great ever happens inside your comfort zone, which is why risk-taking is so important.

Let's take cryptocurrencies as an example because they're a great example of something that looks wonderful but could wipe you out. That's due to the fact you have zero control over which way this volatile market will move. You are not in control, and so investing in cryptocurrencies is no better than a lottery, or a flutter on the horses. That market is a cross between a slot machine and a toilet, so put your money elsewhere!

Let's think about investing in a start-up or buying equity in a listed company. Here, too, you don't have control, but if you are willing to invest money that you could afford to lose, and you have done lots of research, then you may be able to exploit an opportunity for growth.

Research, research and research some more, because information arms you against risk. Understanding the market, revenue models, the

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industry, and your competitors will lower the chances of you wasting your money.

Multi-billionaire investor Warren Buffet has a methodology to reduce his risk when investing in companies. He doesn't have control of all the companies he has invested in, but he has enough insight into how they are likely to perform (insight earned through his great appetite for research) that he is confident enough to chance some of his money on them.

## Managing Fear

Fear doesn't stop bothering you just because you have a lot of money in the bank, which is a blessing, because fear is useful. You can see its effects manifested every day as the stock market ebbs and flows. Traders respond to all sorts of changes in the news the same way that sea-anemones respond to the tides. They go from confident to hesitant at the slightest hint of danger.

Smart investors don't succumb to such extremes though. Fear can immobilise you when it should only be taken as a useful warning sign. If you feel fear about an investment, then something is telling you to pay it more attention. They say that knowledge is power, and they're right, it's power over fear.

Any time fear pops up in my rear-view mirror I go looking for whoever knows more than me about whatever it is, that's scaring me, and I start asking questions.

Investing in properties can give you plenty of cause for alarm. When you buy a property, you tie lots of money up in a long-term commitment that you know could lose value but ask enough questions and you can satisfy your concerns and reduce fear's shouts to mere whispers.

How many dreams have been destroyed because of fear? Millions of them, I suspect. Many people are too afraid to move, too fearful of pursuing their ideal life because they are scared to step outside of their

comfort zones. They are terrified of failure and the consequences that failure may bring.

They are frightened that others will see them as a failure. They are anxious about losing friends and social status. But the problem with that kind of thinking is not that those things won't happen - because, let's be honest, they might. The problem is believing that they are unbearable when they are not. They certainly might feel unpleasant, but sometimes unpleasant is worth it.

One of my idols, Thomas Edison, who invented the electric light-bulb sums it up best. In describing the string of mistakes, mishaps and dead ends that he encountered along the way, he is quoted as saying, "I have not failed, I have just found 10,000 ways that didn't work." The scientist sees failed experiments as successful learning experiences. Each one illuminates truth a little more until the goal is revealed in all its dazzling glory.

The rich also understand that failure is just feedback. It's like a progress report that tells them something about what they're doing needs to change. Not that they should stop, just that they should change. Their methods are not working, so something needs to be done differently to succeed.

If you have a learning-mindset, then this is how you will see each failure, but so many people experience failure as a judgment about their own worth as a person that they can't bear to repeat it. They avoid failure by not trying, and so they get nowhere.

The moment you experience fear, you need to acknowledge it, and then examine it. The best way to defuse a feeling is to own the fact that it exists. To test this, you can do a little experiment the next time you feel angry. Tell yourself, "I'm angry," and see the feeling slip away.

How we usually deal with our anger is by not acknowledging it, and we rant at the person who got us so upset. And what happens? The feeling grows as we fan the flames.

Acknowledge the fear in you. Tell yourself, "I'm experiencing fear right now," or "I'm afraid," and then see how it becomes a problem that

needs fixing instead of an intoxicating state of being that's outside of your control. Once you do that, the feeling becomes your responsibility. It's then a problem in search of a solution. You re-establish some sense of control, and you stop feeling powerless, so your fear subsides.

## 100% Commitment

Achieving the pinnacle of wealth requires your full commitment, which means doing whatever it takes to succeed... up to a point. Remember to be ethical in your business affairs because your Health Pillar depends on it.

That first, beat-up old van that I used to drive may have been a rolling embarrassment, but it was also a tool that helped me to prosper. It takes 100% commitment to push on despite shame and physical hardships, but it's worth it in the end.

Facing newer and bigger challenges in the pursuit of wealth is inevitable. No one will ever say that embarking on the wealth journey will be a walk in the park. In fact, most likely it'll be a swim in the mud. Only those who refuse to give up will find the bucket of gold that awaits them at the end.

No one will ever say that embarking on the wealth journey will be a walk in the park. In fact, most likely it'll be a swim in the mud.

Time and again, life might beat you down with punches. But just like Rocky Balboa told his son,

“Let me tell you something you already know. The world ain't all sunshine and rainbows. It's a very mean and nasty place, and I don't care how tough you are it will beat you to your knees and keep you there permanently if you let it. You, me, or nobody is gonna hit as hard as life. But it ain't about how hard ya hit. It's about how hard you can get hit and keep moving forward. How much you can take and keep moving forward. That's how winning is done! Now if you know what you're worth then go out and get what you're worth. But ya gotta be willing to take



the hits, and not pointing fingers saying you ain't where you wanna be because of him, or her, or anybody! Cowards do that and that ain't you! You're better than that!"

This is an inspirational quotation that I love. Get hit and keep moving forward. No one can achieve anything if he stops moving forward. No one can achieve anything if he kneels and lets life happen to him.

Focus on your big goal in life with a single mind. Your 100% focus on winning the big prize will motivate you to keep moving forward.

## **Make Money Work for You**

Every rich person that I know puts their money in vehicles to generate more money. I put my money into properties and collect rent.

I think that a dollar spent is a dollar wasted if it doesn't work for you in some way. Imagine you are at war. Wouldn't you want to have as many soldiers as possible fighting for you? Money is a bit like your soldiers: when you deploy them effectively, every dollar can generate \$2, \$5 or even \$100 back. This is really how the rich become richer, and it's no secret at all. You probably know it, and many others know it too, but many do not practice it.

The biggest reason why many people don't use money to work for them is that they allow their emotions to guide their spending decisions, and they waste it on things that give them instant gratification, but this is wasteful and counter-productive.

If you deploy your soldiers in a losing war, they will all be lost forever, so they can't fight for you anymore. It's the same with money.

What I mean by a 'losing war' is one where you keep buying things that you don't need just because they make you feel good. But the feeling doesn't last for long, and so you do it again. You see something that looks appealing, and you buy it because it makes you feel good for a little while, then you slump again, so you need another fix. Round and round it goes...

Don't get me wrong, I'm not asking you not to buy beautiful clothes and shoes, nice cars or luxury watches, but only do that if you can truly

afford to do so. Trying to look and feel rich when you aren't rich will only make you poorer. Don't splurge just because you got a bonus at work. That money could actually be making you richer, instead of just looking richer.

If you ever waste your salary, bonus or savings on luxuries that you can't afford, then you are delaying the day when you do become rich. Spare money is better used as investment capital.

I see people in the financial sector who feel that they have to live up to an image that fits with their status, and so they cripple themselves

**If you ever waste your salary, bonus or savings on luxuries that you can't afford, then you are delaying the day when you do become rich.**

doing so. Most of them believe that in their working environment they must dress, wear and drive to impress. Sure enough, they look good, but they also imprison themselves. I once heard of someone who was making a 5-figure monthly paycheck but was also struggling to make ends meet. And I also know of someone who became a millionaire on no more than a \$4,000 monthly income.

Managing your instant gratification impulses requires discipline. This can be extremely difficult, to begin with, but as with anything that's worth doing, persevere.

## **Massive Wealth Means You Don't Work—You Own**

“Ordinary people work very hard for little money, clinging to the illusion of job security and looking forward to a three-week vacation each year and maybe a skimpy pension after 45 years of service.” - Robert Kiyosaki

Let's imagine two individuals. They both want to be life coaches, and they both want to be rich. The first individual creates a life coaching business from the ground up. Although he has impressive profits, he is busy all the time, because his income is directly tied to how many hours he works, and he can only work so much.

The second individual also creates a life coaching business, but she hires other coaches to do the work for her. Pretty soon, all her clients go to her hired coaches, and she gets a cut from each client. She only works when she wants to, and so she makes money even while she sleeps. This is the power of owning versus working.

If you limit your earnings to the hours you can work, you'll always hit the ceiling because you're only one person. But if you own the enterprise, you remove all limits, and as I say, that's when massive wealth becomes possible.

Building wealth almost always involves owning multiple streams of income—businesses, passive income, side-projects, royalties, stocks, investments, etc.

When you own, you can keep adding to what you own with very little time commitment. Tony Robbins owns nearly 30 companies, yet he barely spends any time on them. He hires others to do the work for him, while he gets a cut. This is typical behaviour of the wealthy.

Shifting your mindset from one of lack to one of tremendous wealth can take time. Be patient with yourself and be persistent. Set daily goals and objectives. Create mindset reminders and take action. Don't wait for the right time to start. Today is the day you begin to embrace the wealth and fortune that's waiting for you.

## Exterminate Your Impulse Spending

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

**– Warren Buffet**

After reading the previous chapter, you should now be able to see that you need to build an army of income streams that work for you round the clock.

The bigger your army, the better your returns, but in the beginning, you will need to manage your spending. That means working out a budget and sticking to it religiously.

A young chap that I knew many years ago learned to be very thrifty, and he invested all the money that he saved. On every business trip, he would stay in budget hotels or stay with friends. No lavish hotels for him. He would wear simple, eat simple, and live simple, even though he could afford to spend more. He owned so few personal possessions that he could have moved house with just one suitcase.

Today, he's the chairman of a Public Listed Company, so he's much better off financially. Interestingly though, he still does not stay in luxury hotels, but he seems happy enough. I guess old habits die hard!

Most of us would love to have a life full of nice things. We would love to sit in posh restaurants and enjoy being waited on like kings and queens. We would love to buy a new Frank Muller watch even though we already have one at home.

So let's say we've made it, and we are able to afford more. Which income should we use to spend?

The rich rarely use their active income to purchase luxury goods. If you are using your active income to pay for luxuries, then chances are you will retire poor. The first thing you need to do is to create some passive income, which means income that does not take any time or effort.

Passive income is probably the most powerful income you'll ever earn. An article written by Robert Frank and published on CNBC's website in 2013 cites a study conducted by the Tax Policy Center. This study revealed that the wealthy primarily earn their wealth through their investments and business income, not the pay that they earn from working. It further revealed that the general population earns 64 per cent of its income from a paycheck, while the top 1 per cent earns only 39 per cent of its income from the same source.

It's a reality that has been kept secret from the middle- and lower-income classes. The mantra of working until you can retire is constantly drilled into the psyche of the people in these income brackets. It's, therefore considered the norm for people to work as hard as they can for less than they're worth until they qualify for retirement.

Before creating your passive income, you'll obviously need some

spare money to get the ball rolling. You do not necessarily need to have thousands in the bank, to begin with; even a couple of hundred could be enough. At this early stage, the important thing is to create good habits.

Remember, the bigger your army, the quicker your returns will roll in. So, the first step to building it is to cut down your expenses so that you can build your army faster.

You might be saying now, “What? Cut my expenses? But that means I can’t enjoy the things I love!”

Not true. You can still enjoy the things you love. Let me show you how...

## **Track Your Spending**

There are many phone apps out there that will let you record everything you spend, so there really is no excuse for you not to keep track of your outgoings. I know it’s a new habit, and that changes can be hard to get used to but consider this your first test of the “100% Commitment” rule that I mentioned before. No excuses. Just get it done!

Track everything that you spend. After a month of doing this, look at the different areas of spending. You may be surprised by how much you spend on some of them. Some people are shocked to discover that they spend 50% of their income on food and have nothing left for savings.

After finding out what you spend, think about which items you can do without, and which ones you want to keep, but can get cheaper. Let’s take movie expenses as an example. In the US, the average cost to go and see just one movie at the cinema is \$8.97, and a single DVD at Bestbuy will set you back around \$19.99 at the time of writing. In comparison, Netflix costs \$13 a month (for HD). So, that’s \$35.88 to visit the cinema once a week (and that’s without the cost of getting there and buying lots of popcorn taken into account), and your DVD habit will cost you \$79.96 a month. So, let’s be generous and assume that we live next door to a movie theatre and we never buy any snacks when we go. That still makes switching to Netflix \$22.88 cheaper each month over the basic cost of a cinema ticket, or \$274.56 a year.

What will this \$274.56 grow into when you invest it, so it's working hard for you?

Investing \$274.56, compounding every month at 5%, 7% and 10% return:

<b>\$274.56</b>	<b>5%</b>	<b>7%</b>	<b>10%</b>
5 <sup>th</sup> Year	\$1,592.97	\$1,689.45	\$1,843.84
10 <sup>th</sup> Year	\$3,626.05	\$4,058.99	\$4,813.34
20 <sup>th</sup> Year	\$9,532.51	\$12,043.62	\$17,297.97
30 <sup>th</sup> Year	\$19,153.51	\$27,750.61	\$49,679.83

Not a bad rate of growth is it? The rich think so too, and this is how they become richer. They get their money to work for them, patiently waiting while compound interest inflates their returns.

## Take Small Steps

You may complain that the rich already have the wealth to invest, but it's not always true. Statistics show that 85% of millionaires are self-made, so they were not always wealthy.

The media may lead you to think that the rich are extravagant and flamboyant, and if you attend any wealth seminar, the trainer always seems so shiny and charismatic. But the blunt truth is, the rich are a pretty boring group.

In Thomas Stanley's incredible book, "The Millionaire Next Door," his team surveyed hundreds of millionaires and discovered that most of them led simple, frugal lives.

"Many people who live in expensive homes and drive luxury cars do not actually have much wealth," Stanley reveals. "Then, we discovered something even odder: many people who have a great deal of wealth do not even live in upscale neighbourhoods."

Dave Ramsey agrees in “The Total Money Makeover”. “The typical millionaire lives in a middle-class home, drives a two-year-old or older paid-for car, and buys blue jeans at Wal-Mart,” he jokes.

“Keeping up with the Joneses” is real, but the wisest people don’t bother trying to simply look rich, because they know that doing that can make you go bankrupt.

So, you can see that the rich are frugal, and they never stop investing all the extra money they’ve saved. They amass their great wealth by being patient.

“This is the process by which wealth is accumulated; first in small sums, then in larger ones, as a man learns and becomes more capable.” - The Richest Man in Babylon.

Often, the richest and wealthiest individuals are just the ones that started the earliest and waited for the longest.

Warren Buffet has a net worth of over \$77 billion, but the most he was worth before the age of 59 was \$3 billion. He made more in 12 months at age 60 than he did in the previous 59 years.

Wealth often comes suddenly, after waiting for a long time. The key is to get started and develop patience to play the long game.

“The single most important factor to getting rich is getting started.” - Ramit Sethi

Ironically, many people who might magically inherit a vast fortune would have no idea how to manage it.

“It is not about making money; the problem is managing money,” writes Robert Kiyosaki.

Most of the rich didn’t start with big investments, they started with whatever amount they could afford at that time. They started small and used time to their advantage, allowing the investment to grow as the years passed.

It doesn’t matter how much you start with, it just matters that you start. Because once you start, you are creating your new wealth habit. The next time you receive a windfall or a bonus, you shouldn’t blow it on

something for the sake of five minutes' pleasure. Sink it into something that works for you while you're asleep.

## Differentiating Needs and Wants

Every day we are bombarded by advertisements telling us that we can gain instant confidence, sex appeal, happiness, and charisma by buying lots of exciting-looking stuff. We buy the stuff and find that these promises are false. Still, enough of us keep falling for the lies, so they keep pumping them out.

We can do without almost all the stuff they sell. Instead of their promises, think about these statements instead:

- *Your self-esteem will not be lowered if you don't own a Mercedes or a BMW.*
- *A top-end home theatre system is not the key to your personal happiness.*
- *An \$8,000 TV will not make the programs you watch seem 16 times better than a \$500 TV.*
- *That extra pair of shoes? Probably not the key to inner contentment.*

Does this make sense yet? The money you could spend on some of these possessions will not give you as much back as you might think, but the same amount of money invested wisely and left to grow will reward you handsomely for your patience and will contribute to your overall happiness. Security is an important component of happiness, and in time it will certainly provide you with plenty of that.

We do not truly need many things, but we do seem to want many things, and recognising the difference might be one of the best things that you can learn. It's completely up to you though! I am only putting this in such stark terms because I want you to make informed decisions about your spending. What you decide to do with your money is your own decision.



Most people have no clue about what they spend. This is why so many of them get into debt or don't start a retirement plan. Many are spending money they can't afford.

Credit cards are just a financial tool that a financially conscious person can use to their advantage when the need calls for it, but in the hands of a financially unconscious person, they can be a ticket to poverty.

Debt is something that we are going to discuss in the next chapter.

## The Double-Edged Sword of Debt

*“Rich people use debt to leverage investments and grow cash flows.  
Poor people use debt to buy things that make rich people richer.”*

– **Grant Cardone**

UNFORTUNATELY, 90% OF PEOPLE ONLY know how to use bad debt to fund their spending. This is the reason why 10% of the world owns 90% of the wealth.

Debt is a parasite. Those who don't learn to control it are eaten alive and sucked into a dark hole of menial existence. This may have happened to you. You may be at a place in your life where your debts are rising, and you're struggling to stay afloat.

If that's the case, then you have a decision to make. You can either continue to be a victim, or you can put measures in place to pull yourself out of the hole. A life free from debt isn't reserved for the rich. You can lead a debt-free life too by changing your actions and mindset.

Changing your mindset begins with understanding the difference between good and bad debt. Good debt does exist! But you've probably been in debt for so long that you can't begin to fathom how the words 'good' and 'debt' can go side-by-side. The following section clarifies this

Debt is a parasite. Those who don't learn to control it are eaten alive and sucked into a dark hole of menial existence.

misconception and begins by shining a spotlight on some of your bad financial habits.

Over the past 12 years, I've learned how to decrease my own level of debt significantly. This is due to the strong work ethic my parents instilled in me and the knowledge I've garnered about good and bad debt. It has worked in my life, and I know it can also work in yours.

The customer who threw me a lifeline by offering me \$10,000 per month to cover my rising expenses was a blessing, but very few people are ever so fortunate. It is, therefore, important for you to understand how to get yourself out of debt. Each situation is unique, and you must understand the strategies that work best for your own circumstances.

## What is Good Debt?

Good debt is simply money that is borrowed to help you earn more money. It isn't borrowing money to purchase that brand-new car or to fill your wardrobe with designer clothes. Instead, good debt is there to help you build equity through investments. The mortgages on my properties are good debt. Even though I borrowed money from the bank to purchase these properties, they are generating cash-flow for me. Now let's look at some important dos and don'ts of good debt.

## Good Debt Dos and Don'ts

Do	Don't
Conduct thorough research to identify the risks involved with any investment you make.	Get a loan to finance an investment you haven't thoroughly researched.
Have a plan for earning enough money from the investment to repay the debt in the shortest possible time-frame.	Get a loan with a high-interest rate that exceeds what the money you earn from your investment can provide. In other words, your investment should pay off the debt.
Identify the level of risk you're willing to take. A higher risk increases the possibility of huge losses.	Invest in something that is high risk if you can't withstand the possibility of high losses.
Use the loan to invest in a business with a truly viable business plan supported by research and proof of concept.	Get a loan to invest in a business that is too high risk.

The goal of good debt is to earn you more money than the value of the debt. A good rule of thumb is to be certain that you'll earn at least 10% more than the value of the debt. Anything less than that isn't truly worthwhile. Some examples of good debt are:

- Mortgages
- Student loans (if the degree adds value to your employability)
- Business loans
- Loans for other types of investments

## What is Bad Debt?

Bad debt has probably been casting a dark shadow over most of your adult life. It is money you borrow that increases your liabilities. It provides no true earning potential and sucks up a good portion of the money you earn. The most common forms of bad debt are:

- Car loans
- Medical loans
- Renovation loans
- Credit card debt

Nowadays, many people want to own a new car because it's a status symbol. However, cars are liabilities. Their value decreases over time, and a new car loses an eye-watering 20% the moment you drive it away from the dealer.

In my country, it is almost impossible to purchase a car without a loan if you're a normal working adult. A 1.6L Japanese car costs \$10k in my country, and the average monthly wage is \$486, so it's rare that anyone pays in full for a new car here.

Know what you are getting into when you buy a car. Be sure that you have enough savings to cover at least 6 months of your repayments before committing to buying it.

Health issues tend to pop-up unexpectedly. You never know when you or a loved one will be hospitalised or need surgery. Health complications can be avoided through proper dieting and exercise. Trust me, some people have looked after themselves and have never had to set foot inside a doctor's office, other than to get an annual check-up.

Nevertheless, no one knows the future, and anything can happen. Consequently, you should prepare for the unexpected. Proper preparation reduces and sometimes even eliminates the need for medical loans. Create a rainy-day fund specifically for these unforeseen expenses. The success of this fund is dependent on how consistently you make contributions towards it.

Get health insurance even if your workplace doesn't offer it. Health insurance usually covers common health problems. Good coverage can provide you with incredible savings.

Why do you need a \$100K renovation for your house? Some young couples are taking out renovation loans to achieve their idea of a dream house. This sets them back by \$100K, and in the end, they become so busy working to repay that loan, that they are never in the house long enough to enjoy their expensive renovation.

If you can't afford a \$100K renovation, do a \$30K renovation. Live within your means. Wealthy individuals started out by living within their means, and they invest as much as possible when they are young.

## Getting Your Feet Wet

YOUNG, ASPIRING ENTREPRENEURS HAVE often asked me, “How can I be successful in business?” And my response has always been, “By being patient!”

If you are a fresh graduate, then I’m sure you will be brimming with enthusiasm and energy, ready to rush out and make your mark on the world. But if you only have limited work experience, it’s important that you get your feet wet before you start your entrepreneurial journey. And by that, I mean that it’s important to find a job that’s going to make you work with other people.

A job puts you in an environment where you share a common goal, so it encourages you to learn about cooperation, trust, conflict resolution, and much more. You can’t learn any of that even half so well in a classroom. The right job will give you the kind of abilities and experience that will aid you in your journey, and it will also build your character. Character matters, because you will need plenty of that if you want to succeed as an entrepreneur.

Here's a list of all the qualities or skills that I think will get your career (and your life!) moving in the right direction:

- Resilience
- Perseverance
- Opportunity seeker
- Willingness to take risks
- Sales skills
- People-management skills
- Communication skills
- Negotiation skills
- Being responsible
- Marketing skills
- Financial skills
- Problem-solving skills
- Being innovative
- Creativity

**Character matters, because you will need plenty of that if you want to succeed as an entrepreneur.**

If you want to acquire all these abilities by attending college courses or seminars, then it would probably cost you a fortune, so it makes a lot of sense to find a job that pays you while you get to practice and improve them every day. I think it's always better if you can work to learn, and not just work to earn.

Once you're settled in your job, it's important to keep updating your skills. If you ever get to the point where you're just going in and marking time, then you'll stagnate, and worse than that, somebody in authority may notice you stagnating! (Never a good thing...)

In any job you hold, you must always be looking for the next opportunity that's going to help you grow as a professional. Your salary will always reflect your value to the organisation, and if you don't try to extend your abilities, then your value won't increase. At some point,



you'll become expendable, because somebody who can do what you do for less money will look like a better option.

Remember what I said earlier in the book about making yourself indispensable? Being someone that they can't do without protects you when the company wants to shed employees and it builds you into someone who continues to be employable even if the company does let you go.

## **Essential Business Skill #1**

So, once you've landed yourself a job that can help you grow into the entrepreneur that you want to be, focus on mastering the three essential skills. The first of these is Financial Skills, which I think is the most important. Obviously, everything in business revolves around making, spending and saving money, so understanding the mechanics of how money works so you can make it work for your business is essential.

Now, if you're trying to get a start-up off the ground, then you probably don't have much money, and you may be wondering why you need to know about finance. Well, the reason you need to know about finance when you don't have much money is because you don't have much money!

You need to know enough to look at potential investors in the eye and convince them that their cash is going to be in safe hands with you. You will need to speak their language to inspire their confidence because you can't fake it. Investors are people who live and breathe finance, and they will walk away if you can't convince them that you're a safe bet.

Let's also not forget that if you're on a tight budget, you'll need to make the most of your limited resources, and financial skills will allow you to squeeze the most value out of the little that you do have.

## **Pay Yourself**

One of the mistakes that I see many entrepreneurs make is not paying themselves. I think sometimes they do this because they see it as a selfless act that shows how committed they are to making the business succeed.

One of the mistakes that I see many entrepreneurs make is not paying themselves.

Other times, it happens because they simply can't afford to pay themselves.

If you can afford to pay yourself then you really should, because not doing so means you won't have an accurate reading of your company's financial position, and that can affect your forecasting.

For example, let's say the company's operational costs are \$500K per year, and your salary would be \$100K if you were paying yourself (but you don't).

If the company generates \$520K for that year, you would have thought that meant it had made a \$20K profit. But in fact, your salary would have increased your operational costs to \$600k, which would mean you should have recorded an \$80K loss (but you didn't), because in the real world nobody gets the value of a CEO's contribution for free.

If you don't want to claim a salary, then another option is to pay yourself in shares in the company instead. That way, it still shows up in your accounts and reflects the company's true position (although it's worth noting that converting a salary into shares only makes sense if you are going to list your company at some point).

## Another Financial Mistake

I've seen some business owners commit the cardinal sin of mixing up revenue and profit in their financial statements. A financial statement shows you the financial health of your business, so it's like a pulse reading for the company. It can reveal a lot about the overall health of the business, and not just what's been happening over the last year.

Being blind to such basic information is not just embarrassing, it's potentially catastrophic. Revenue and profit are only part of the bigger picture, and if you want to run a successful ship, then you not only need to know how many nautical miles it travelled yesterday but whether it's leaking!

Did you know that a profit on the income statement may not necessarily mean your company is healthy? If you didn't know that, then you are in trouble, because entrepreneurs who don't understand that difference will eventually find their ship has sunk because they ran out of money.

One thing that can cause the above situation is a credit term that eventually becomes bad debt.

When a company makes a sale, it will be recorded as revenue, and revenue minus overheads equal profit. But that does not mean the money has been collected. In some cases, the books can look healthy, showing an increase in revenue and profit even though the bank account may be mostly cobwebs, and when these closed deals turn into bad debt, the company tips into financial crisis. Entrepreneurs who do not understand financial statements can easily get confused by this.

Learn to read the full financial statement and not just the income statement, so you stay afloat for longer!

## **Essential Business Skill #2**

The main goal of your business is to make a profit by selling goods and services to customers who you've cultivated through your marketing efforts.

Marketing helps you to find a paying audience for what you make and do. It lets people know where to find it, tells them why they need it and helps to create a relationship between them and you.

How customers perceive you is critically important, because if they don't trust and believe in you and what you do then they won't buy from you. Marketing adds value to your company brand, so it's arguably just as important.

With the dawning of the digital age, marketing has become more accessible and more complicated at the same time. Small businesses can now carve out a profitable space for themselves, even if they can't afford a marketing department, by understanding the basics.

To get started with marketing, think of your marketing message and your product position, and ask these questions:

- What does your business represent?
- How does your business help others?
- Why should your prospects trust you?
- Who are your ideal clients?
- Who are you targeting?

## **Getting into The Mind of Your Prospects**

Marketing is partly about trying to understand your prospect's behaviours and thoughts. Knowing their problems, finding out about how and why they behave the way they do, discovering their aspirations, wants and needs are all key learning points that will help you to influence them.

Reading your prospects' minds accurately saves you time and money, and that's important because marketing can be a costly affair if you lack the knowledge to get it right. Entrepreneurs losing thousands through ineffective marketing is a common reason they fail.

Which marketing channels you choose will most likely come from how well you know your prospects.

One of my businesses offers seminars that help people discover more about themselves, and how they can improve themselves.

My target prospects are looking to improve their current situation, not necessarily because their current situation is bad, but because they want it to be better, and this may mean that they are searching for solutions to the challenges that they face. They typically attend self-improvement seminars, read articles on such subjects and watch personal development videos.

## **Methods of Marketing**

Once you've got your business message ready, choose your channels to spread your message. Choose wisely as some channels are more suitable

than others. I used the words ‘more suitable’ instead of ‘expensive’ because, in marketing, we look at the return on investment.

A \$10 advertisement that doesn’t generate any returns is expensive, but a \$10,000 advertisement that generates \$20,000 in returns is cheap!

Every channel has its pros and cons. Every channel has its own unique reach. If you are targeting the 65 and above age group, will Facebook be suitable? If you service a specific niche, will an industry newspaper be the best option?

Marketing is such a broad subject that you’ll need to visit the library or scour the bookshelves to find what you need. There is a huge amount of useful material out there.

If finance is your blood, then marketing is your heart. When your marketing heart beats, your cash will flow.

## Essential Business Skill #3

I think that the third most important business skill is Management. The objective of a business is to make money, but behind the scenes, it is run by people. Even if you build a system that automates your operation, that system is still built by people.

Without management skills, your business will not grow. When a business grows, you will require a system to keep the business in order, and of course, more employees must be hired.

If you can’t create systems or manage people, the growth of your business will always be limited, as you will be the bottleneck. When a business cannot function without you, it stops being a business, and it becomes a JOB.

If you are a one-man operation, then you only need to know about self-management. I’ve come across some people who prefer to keep it that way because they want to save themselves the headache of hiring and managing someone who is completely different from them.

If finance is  
your blood,  
then marketing  
is your heart.  
When your  
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heart beats,  
your cash will  
flow.

In this case, they spend a lot of time in work, and they have to wear every hat: CEO, general manager, sales manager, marketing executive, administrator, IT support and cleaner too.

With a one-man operation, it may sometimes seem like too much to handle, but at other times you will find that you move much faster. Every decision that you make can be executed almost immediately because there are no committees or departmental managers to slow you down.

However, you won't grow out of your \$120k per year income doing everything yourself. To get beyond that, the leverage power of systems and people is unavoidable, so hiring others and managing them effectively is a must.

## **Management is an Art**

There is no single best way of managing people because people are all different. There is no true average person, so there is no average management approach. Of the three important business skills, this is perhaps the trickiest to master.

A style that motivates one person may not work with another person. An effective way to resolve a conflict with colleague A may have the opposite effect with colleague B.

One person can be coach-able and fit in nicely to the system you created, and another one may not.

Some staff need to be closely monitored, and some need autonomy. Finding out which is which will take time and patience.

Management skills are all about understanding people and finding the most suitable style for each, the approach that will help them to align with your business mission and feel motivated.

The key to good management is communication, and to be effective, you need to tailor your style to who you're talking to.

Saying, "I have some feedback for you," can come across differently to different people. Some people might respond better to, "Let's have a chat about how you're doing," instead.

Getting a message wrong can cause conflict between people. Just

look at an arguing couple. Sometimes they argue just because one of them misunderstood a simple sentence.

*Girl: Dear, am I fat?*

*Boy: Of course not dear!*

*Girl: See, I know you are lying.*

*You always lie to me.*

*Boy: What do you mean by always?*

Do you see what I mean?

Some staff need to be closely monitored, and some need autonomy. Finding out which is which will take time and patience.

Conveying the wrong message wastes time and resources and creates conflict and confusion within your organisation.

For me, I ensure that my team understands my communication style, and I'll support them in any way I can, so they understand my message.

These are the three most important skills. Take every opportunity to learn as much about them as you can before you embark on your entrepreneur's journey. I strongly advise you to do the next thing I'm going to talk about as well.

## **Gain as Much Experience as You Can**

I mentioned earlier about working to learn and gain experience, not just to get paid. When my eldest son graduated, he decided that he didn't want to join my company. He wanted to work for someone else instead, which I thought might be really beneficial, and it was!

By the time he was in his second job in a bank, he had already learned that being an employee means having no control of your future and being heavily dependent upon the whims of your boss.

He's now working for my company, which is a luxury that most of the people reading this won't be able to count on. If the industry you're

working in is one that stifles you, you will need to find an escape route into one that you think might be more in line with your interests, or at least which will help you develop the business skills that you think will help you to develop in a direction that you want. Of course, even a bad job can offer you good opportunities for growth if you look for them.

This is why it's important to take on tasks that you don't necessarily need to, and graciously accept the challenge of completing tasks that you don't necessarily want to. Don't complain, don't whine, just get on and do them as best you can. These are the opportunities that help you to learn and grow. Don't worry if you are not being rewarded for the extra work. Focus on the experience you'll gain, the lessons you'll learn and the network you'll build. If you're doing good work, then it will be noticed in time.

Accepting responsibility is an important part of being an entrepreneur, and a little practice at that won't hurt. It can be hard and lonely in the beginning, and the learning curve can be steep, but think of surviving this job you don't like as a kind of inoculation against the hard times to come!

Be ready to take the initiative any time your job gives you the chance to. I've noticed that people who have been in employment for too long often lack initiative and accountability. They typically wait for instructions, because that's what the corporate culture encourages. Be cautious of falling into that trap.

Another way to smooth the learning curve is to get a mentor. A mentor is someone who has lots of experience, and they will be able to pinpoint exactly what you must do to move forward.

You should also consider attending courses to upgrade your skills and your way of thinking. Successful entrepreneurs constantly upgrade their skills and embrace new ideas and approaches, because that's what their competitors are doing and it's the only way to stay ahead.

This book is just a part of your learning, and I hope it gives you new perspectives and insights about success in your Health, Relationships and Wealth. There's plenty more to explore, so above all, keep learning!



# Summary of The Wealth Pillar

How to reach a level of wealth that few ever imagined, much less attain...

## ❶ Learn continuously at every stage of your life (p.105)

- Take advantage of opportunities that come your way
  - » *Learn from people who seem to be able to spot money-making opportunities everywhere*
- Take calculated risks
  - » *Do your research*
- Control your fear
- 100% commitment
  - » *Focus and keep moving forward*
- Make money work for you
  - » *Don't spend money on luxuries and instant gratification*
- Understand that massive wealth doesn't mean you work - you own
  - » *Own businesses and hire people to run it for you - not work on it yourself*
- Get rid of impulse spending
  - » *Work out a budget and stick to it religiously*
  - » *Use active income to generate passive income*

- Track your spending
  - » *Analyse the areas you spend on and figure out if there is a way to cut back on certain areas*
- Start where you are now
- Be able to differentiate between needs and wants
  - » *Don't spend money you don't have*

## ❷ Debt (p.122)

- Double-edged sword
  - » *Good debt is money borrowed to help you earn more money (e.g. mortgages, business loans, etc)*
- Bad debt is money borrowed to increase your liabilities (car loans, credit card debt, etc)

## ❸ The step-by-step formula: (p.127)

- Get a job that teaches you skills and pays you to learn it
- Develop your financial skills
  - » *Be able to persuade potential investors to invest in your business*
  - » *Learn to read financial statements*
- Sharpen your sales and marketing skills
  - » *Get into the mind of your target customers*
  - » *Learn about the pros and cons of different marketing channels and decide which one is the most effective*
- Hone your management skills
  - » *Learn to manage people*
  - » *Master effective communication*

- Gain as many experiences as you can
  - » *Take on tasks you don't necessarily want to and complete them*
  - » *Accept responsibility readily*
  - » *Be ready to take the initiative*
  - » *Get a mentor if possible*

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## Wrapping it Up

# Take Positive Action Today & Every Day

The three pillars, Health, Relationships and Wealth, are the fundamental building blocks for your life. Remember at the start when you closed your eyes and envisioned your ideal day? Do it again right now.

Close your eyes and daydream a bit. What does your ideal day look like? How do the pillars of health, relationships, and wealth play a role in that day?

With your eyes open, take inspired action right now. Start writing down a list of goals that you want to achieve. Don't worry, initially, about making them SMART goals. Simply let inspiration and the dream of what's possible move you to make a list.

Once you have your list, refine those goals into SMART goals, then prioritise them. Keep in mind that your health is essential. Powerful relationships and wealth cannot happen without health. As you prioritise, also keep in mind that some goals need to be achieved before others. For example, you cannot reach six-figure sales figures before you start your business. The business must come first.

Finally, remember that the three pillars all overlap and link with each other. Only with Health will you be able to create and sustain your Relationships and together they'll naturally lead to Wealth. Health is about Yourself, Relationships are about People, Wealth is about Fulfilment. It's all about balancing your beautiful life.

*Thank you for reading this exclusive book.*

*I hope that it helps you.*

# 1 LIFE 3 PILLARS

## THE CHAMPION WITHIN

*Thanks for taking the time to read my profile. I will keep this short, as I am sure you are busy pursuing health, success, better relationships and wealth.*



I am JC Lin, the author of the highly acclaimed book, "1 Life 3 Pillars: The Champion Within" written after years of struggle, pain, mistakes, heartache and finally success in the 3 areas of life that matter; **Health, Relationships and Wealth.**

When I began my quest to be more successful, I focused all my efforts entirely on making money. I thought this thinking would bring me the success I desired. I worked all the hours I could in my attempts to get more money.

This was a mistake. My relationships with my wife and kids suffered severely. Family outings and fun times together ceased. Even having dinner together became more of a novelty than a loving habit. Eventually, on top of all of these, my health began to deteriorate too. And I had a major health scare.

Although my earnings did go up during this stressful period of my life, it didn't get me what I should have been aiming for, which is wealth. I suddenly realised that something had to change - fast and quick. I'm glad I took massive action before it turns for the worse. And I also changed my mindset about making money – I was wrong about making money, but instead, I focus on building my wealth now. So, to discover how you can build on what I've shared with you, read this book which I painlessly wrote it and take necessary action to have a more fulfilled life you truly deserved.

This book was my years of painful experience which I'd not want anyone to go through it and know exactly what to do instead of focusing and pursuing the wrong path as I went through.

To your success,

JC Lin

### HEALTH

- The 5 major organs that may ruin your life
- The 3 major failures your body can't afford
- The juice cleanse that rebirth you
- Habits that potentially bankrupt you
- Why Detox can save your money
- Why your body can immobilise you

### RELATIONSHIPS

- The importance of relationships
- What you should avoid causing you permanently in pain
- Don't waste each other's time
- How you can fall in love forever
- How to sustain a fulfilling love life
- Listen, Ask and Do

### WEALTH

- Why learning is continuous
- Seeking lifetime opportunities
- Risk vs Risky
- How money works for you
- Own your massive wealth
- Start from here



#### The step-by-step formula to Wealth

- Get paid
- Develop your Number 1 skills
- Sharpen your Number 2 skills
- Hone your Number 3 skills
- What you can't get from books
- Who needs mentor



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