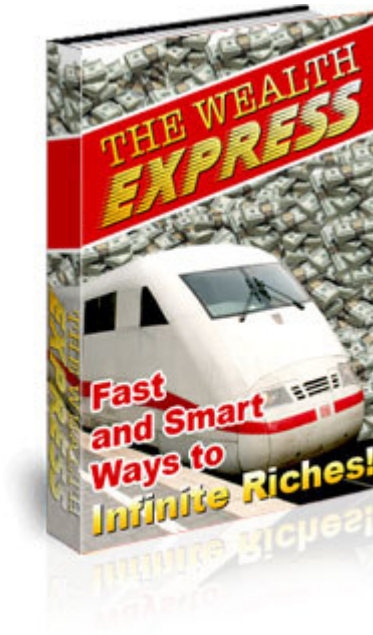


The Wealth Express

Fast and Smart Ways to Infinite Riches!



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INTRODUCTION

A few years ago, I was strolling by the seacoast to get some fresh air. It was almost six in the afternoon on a hot humid day. Between where I am and the sunset, there were rows of yachts all over. I realized I was near a yacht club. Admiring the yachts, I said to myself: “Sure must be fun to own a yacht like that” as my attention was focused at one of the yachts which was strikingly more sophisticated than the others. I have always been fascinated by boats ever since I was a kid though owning one never really occurred to me. Again, I said to myself: “Only the rich can afford it.”

Although the thought of getting rich crossed my mind, I never took it seriously at first. But somehow, I began to wonder if it’s really possible for a nobody like me to become a millionaire someday. Something inside me told me to dig deeper, to know more about acquiring or creating wealth even if it seemed unattainable. I’ve heard of true stories about self-made millionaires. I’ve heard of stories about people who started from scratch and turned it into millions. So I asked myself: “If others can do it, why can’t I?”

Another reason (and probably the main reason) that prompted me to dig deeper was the thought of being an employee all my life, working from nine to five, seemed to get me nowhere. This led me to ask myself: “What’s life going to be financially when I retire?” followed by a remark: “I have to do something about this.”

That was almost five years ago and I’m glad I talked myself into doing something that will change my life, and change it did. I still don’t own a yacht, attending to my other priorities first. But I’m well on my way to owning even a small one.

I'm even more glad that you've decided to take a look at this book. It's my turn to share with you what I have learned during those five years and I am confident that the contents you will find within this book will benefit and change your life as it did mine.

I believe that if more people could learn ways to improve their lives through helping each other, the world will be a better place to live in. The time will come when those being helped are the ones who will be helping those who have helped them before (reciprocation of favors, which is advantageous to all concerned).

I am sure you are aware that learning is a never ending process. Learning starts anywhere, anytime; but it never stops, no matter when, no matter where, no matter what. Even if you are learning a subject on which you are familiar with or you are an expert on, you will still continue to learn new things about the same subject. And there's an even more enormous amount of things to learn about subjects which we are not familiar with, especially when we are in the era of a fast changing world.

The same thing is true to creating wealth. It is a never ending process of learning wherein new ideas are introduced and it is in these new ideas that somebody like you and me can make money.

Some of the ideas you will learn, once analyzed, are common sense thinking that you may have overlooked or have never bothered to pay much attention to before. And there are ideas in this book that you think have never made sense before, but they shall seem to make sense after you have given them a second thought.

How the Book is Structured

I have structured this book into three sections:

Section A covers the area which is the core or most important aspect of creating wealth: our thoughts. How our mind works and should work towards creating wealth is extremely essential. What's in our head will determine where we are headed. Our thoughts and ideas are our navigational aids that will direct us to create wealth.

Section B emphasizes the importance of financial knowledge to create wealth. It also covers preparations needed and different steps to take in order to get started. This section discusses how to stay on the path of acquiring wealth, until it is achieved.

Section C covers the types of businesses and investments which you can get involved in to attain financial success. You will get to know when or at what stage you can consider yourself to be financially stable without relying on somebody else's financial help.

I have written this book in a simple, straightforward, stress-free reading format so that people like you and me with varied interests and professions can comprehend the teachings with ease. It doesn't require any particular, special, or highly technical skill in any field of expertise to be able to know all the things that evolve in the world of creating wealth. You'll be amazed that most of the ideas are quite basic in nature. A lot will be gained once you spend (or shall I say invest) some time to go over it.

We all have this hidden talent to create wealth. We just need to utilize it and to harness all the potentials it holds.

Our mind and all the thoughts that go through it and all the things that surround us physically can be compared to a chef who has all the ingredients around him. All he needs to do is cook his specialty. How it will taste depends on the chef's talent. The resulting dish is like wealth ready for us to enjoy.

Allow me to be clear and specific. We are here to learn to create wealth within legal means. We are NOT here to learn how to gamble to win in order to create wealth.

Let me also remind you that creating wealth takes patience, dedication, and an open mind.

I think it's time to get to work, so let's get rich.

SECTION A - RICH FOOD FOR THOUGHT

Chapter One Set Up Your Mind

You are what you want to be. Just like you are what you eat, it also follows that you are what you think. If you set your mind to work for somebody as an employee, you will look for a job and you will be satisfied working as an employee. However, if you set your mind properly to attain financial freedom, you will find means of getting wealthy without the pressures and hassles of working for someone else.

It seems that the mindset of many people is almost always pre-occupied with working as an employee that they forget or unintentionally ignore to cross the line, to see how they can create real wealth. Just like a coin, they never bothered to look and to find out how it feels to be on the other side of it

Are you aware that the word “job” fits as an acronym for “just over broke?” And rightfully, the meaning does make sense. Having a job (as an employee) lets you earn just enough to cover your daily expenses. If you lose your job, you’re broke. Having a job or working as an employee for somebody means your privileges are limited and confined. Although your income is guaranteed, it is also limited. You see, employers pay just enough so that employees don’t quit. Consequently, employees work hard enough just so they don’t get fired. Subconsciously, if you are an employee, the creative side of your mind is not put to work in full capacity. You may be making somebody rich but definitely, that somebody is not you. You surrender control of your finances to somebody and you are at his/her mercy. If his/her business go down, you go down with it. If it goes up, it goes up alone. Most likely, you stay as you are. To surrender one’s finances to somebody is like having your future shaped in somebody else’s hand, not on your own.

I’m not saying that employers are bad. They provide jobs and it’s good. I’m just painting a picture of one of life’s realities which we hardly notice at times. If you go to

business, you eventually end up as an employer yourself. I'm just opening the financial area of your mind.

Consider this: Palms facing up is receiving, kind of similar to begging. Palms facing down is giving. Employees receive. Employers give. How do you want your palms' position to be?

The Rat Race

The fact that you're reading this book confirms that you have crossed the line and have taken interest to create wealth, an all-important factor to financial security. Congratulate yourself because your initiative just introduced you to a world out of the "rat race."

What is the "rat race?"

Every morning, you get up and prepare yourself to go to work - shower, breakfast, get dressed, travel by bus/train or drive your car, work from nine to five, get home to your family and have dinner, watch television or read the papers, then off to bed till the next morning.

You get two to three weeks paid vacation/sick leave each year and occasional overtime work. You get paid by your employer for your services every payday. If you don't like your job anymore, you find another employer for better pay. Year in, year out, it's the same routine. You work for somebody else, not for yourself. You focus your efforts in making somebody else richer. That is the "rat race."

Let me ask you: "If you have ever been an employee or if you are still one, honestly, do you like this feeling?"

I believe you'll agree that as an employee, your world is confined and limited to certain and specific information only. You hardly have time for other activities. You cannot diversify. And the only solution is to go outside this confinement, into the open, and venture into a wider field.

As an employee, you hardly learn anything new. This limits your knowledge potential, virtually crippling your mind.

Another disadvantage you get for being an employee is that your income is limited. An average employee earning an average salary, if you compute, could hardly put aside a certain amount of money for savings for his/her future use. Even an above average employee who could put aside some savings could hardly have enough for retirement use. It is pointless to compute the savings of below average employees, they are lucky if they don't get debt-ridden.

All too often, people are trapped in this race that they never bothered to know where they are headed. They only notice it at times when they run short of cash for unexpected expenses or when they realize what will happen to them when they reach retirement age. And still they forget about it and do nothing to improve their lives.

You must realize the need to get out of the "rat race" as early as possible. To achieve this, you need to change your way of thinking - from thoughts of working as an employee for someone else, to thoughts of being in control of your own time and money. This doesn't mean you have to quit your day job right away. You could spend your free time learning and actually implementing moneymaking activities while still working as an employee. Once you're financially secured and have enough knowledge on acquiring wealth, that's the time to get out of the "rat race" and start enjoying your life.

As you will see, creating wealth is making more money in lesser time, in comparison to what you are presently doing. It is like a graph with the horizontal axis representing time and the vertical axis representing money. The more steep the graph, the better it is.

Once you are out of the “rat race,” you continue to work This time you work for yourself and not for other people. When you work for yourself, it does not mean that you’re being selfish; you’re just being smart. Nobody’s going to look after your financial security except yourself.

The bottom line is this: It is all right to be an employee, but don’t stay as one for long. I’m talking from experience. Better do something about it now.

Chapter Two Know The Difference

For the purpose of simplicity, let us refer employers, entrepreneurs, business owners, and investors as people in the “wealth express.”

What are the differences in status and in thinking between a person who is trapped in the “rat race” and a person who is in the “wealth express?”

Let us lay the cards on the table and examine them.

If you look at the paycheck of a person in the “rat race,” you’ll find:

*Gross Earnings **Minus** Deductions (Taxes, SSS, etc.) = Net Pay (Money left for you to spend / save)*

The earnings of a person in the “wealth express” look like this:

*Gross Earnings **Minus** Expenses / Savings = Net Earnings subject to taxes*

Notice the difference? It’s earn, pay tax, spend for an employee. On the other hand, it’s earn, spend, pay tax for an employer, an entrepreneur, business owner, or an investor. There is a profound difference.

If you are an employee, you would pity yourself, though there is nothing much you can do about it because that’s the way the system works. You don’t have the power to change the system so you have no control over it. Besides, self-pity is a crime to oneself. So instead of feeling sorry for yourself, you must get out of the trap, be liberated from being poor or middle class, and start doing some action steps to becoming financially independent.

To change lanes, just like driving a car, you signal your intention. You send a signal to your brain so that your mindset will start to function on thoughts leaving the “rat race” to thoughts entering the “wealth express.”

This issue about changing lanes which includes the transition period is covered in the next section of this book. In the meantime, let us concentrate on how a poor person thinks compared to the way a rich person thinks. Knowing the differences helps to open up your perception to the way your mind works. This also prepares or conditions your mind to have an in-depth understanding of financial issues.

The Differences

The poor work for money. The rich make money work for them. Literally translated, the poor work to gain money in exchange for their services, to pay for bills and all the other expenses. The rich use money to earn money by investing and/or going into business. They employ the services of other people so they do not necessarily have to be physically present to maintain their business. This gives them more free time to engage in other moneymaking ventures.

The poor think that the love of money is the root of all evil that is why they choose to remain poor. The rich think that the lack of money is the root of all evil, that is why they strive to create wealth.

Say for example, two persons are looking at a yacht, admiring it , just like what happened to me. The person who chooses to remain poor would say: “I can’t afford to buy a yacht.” The person who chooses to find ways to create wealth would say: “What can I do to own a yacht?” The thinking process of the poor on how to make money is automatically shut down. The thinking process of the rich works to determine ways for them to make money, so that they can afford to buy whatever they desire.

The poor and middle class buy their personal things like clothing and household furnishing ready made. The rich buy them made-to-order. Items that are made-to-order are usually more expensive because they are unique or one-of-a-kind, giving the rich more options, choices, and advantages.

The poor would advice their children to study hard so that the children can find a good company to work for when schooling is finished. The rich would advice their children to study hard so that their children can build a good company or find a good company to buy.

The excuse of the poor why they are poor is because they are supporting their families, so expenses are high. The rich are motivated to be wealthy because they are supporting their families, striving to earn more.

A lot of people cringe when it comes to taking risk about money especially the poor. The rich will find ways to control and manage this risk.

On the issue of reaching retirement age, the poor depend on a company or the government taking care of their needs or pension. The rich prefer financial self-reliance.

The poor can afford to save a few dollars. The rich can afford to make investments to increase their wealth.

The poor would compose impressive resumes to find good jobs. The rich would come up with dynamic business plans to create jobs for others.

The poor would say that money does not interest them. The rich would say that money is power.

We can see that there are lots of differences in thinking attitudes between the poor and the rich. Often times, the directions of thinking are opposite each other. How the

mind works determines the person. It is unfortunate though that more people choose the easier way to think, which is the way the poor think; hence the higher percentage of people are in the poor and middle class. But there is always the chance to improve, for as long as the mind is willing.

Let me emphasize though that a willing mind to improve oneself, to elevate oneself from being poor to being wealthy, is not enough and will not materialize if it is not coupled with action, the final and most important determinant to turn a poor person into a rich one. Not just any action but intelligent, decisive, fearless action.

Make it happen.

Chapter Three

Think And Act Rich

On the previous chapter, we have compared the thinking of a poor person to that of a rich one. Initially, we shall explore a few ways on how the rich act in accordance with their thinking and how we can apply these ways to encourage and guide us in doing the same.

Always keep in mind that you can attract as much money as you desire by knowing that it is all in the mind. It is what you choose to think, and act upon, that produces the money you want. What you think will be, will be.

Feel Rich and Be Grateful

What I am about to teach you is a simple yet very powerful way of attracting wealth and prosperity in your life.

First, imagine what life would be like if you are rich. Don't just see it. Feel it as if you're already experiencing the luxuries and lifestyle of the rich.

Do you see yourself driving your dream car? What model and color is it? Touch the seat and feel its soft texture. Open the car radio and listen to your favorite music. Experience the joy of driving it towards your favorite place.

Maybe you could visualize a house. How many rooms does it have? Take a relaxing soak in the bath tub. Smell the food aroma coming out from the large kitchen. Play sports in your own private gym.

The important thing here is to believe that you are already rich.

Now doesn't that feel good? By doing this exercise, you are unleashing the powers of your subconscious and directing it to give you what you're dreaming of.

But it doesn't end there. To make this even more effective, breathe slowly while still hanging on to this wonderful feeling of being rich, and say a small thanks to God, or to a Higher Power.

By being grateful, you are commanding the Powers of the Universe to work in your favor. You are confirming that you are graciously accepting your blessings.

Try it out. Believe and feel that you are already wealthy, and be thankful for it. You will be astounded by the results.

Control your Expenses

When I was still young, I used to hear the expression: "Live within your means." I think nowadays, we need to correct this expression by changing "within" to "below." These days, if we work for somebody or for a corporation, we need to set aside some savings which we can use for a "rainy day." There is never enough savings, that is why we sometimes find a second job. And this is the reason why we want to improve our lives financially, by getting off the "rat race" and achieving financial freedom.

Sometimes, we have the uncontrollable habit of buying things we don't actually need, especially when items are "on sale." We stock up on things that are "on sale" thinking that we are saving. At first thought, it seems we are, but on second thought, we are actually losing. Foodstuffs get spoiled. Clothes go out of fashion. Appliances' warranties expire even before they are used. Sometimes, they become defective due to prolonged storage. And new models are introduced which makes what you have on hand, obsolete or phased out. This might probably be the reason why they are "on sale." If you

notice, most electronic appliances are expensive the first time they are introduced and they become cheaper in time.

We stock up on things thinking that a similar opportunity might not come our way the next time. I hate to say this but probably some products are excessively produced on purpose, to be put up “on sale” if not completely sold while regularly priced. To some producers, it’s cheaper to sell at cost or minimum profit than to keep under storage, not to mention expiration dates. This is also one way to promote a product. You see, when people know that a certain product sometimes goes “on sale,” they always have the product on mind. It’s free advertisement at its best. The product makers don’t lose money anyway. On the contrary, they make money.

All too often, even the rich people fall prey to this kind of promotion. The poor and middle class would say: “I might as well spend my savings on these items since little savings are not going to make me rich anyway.”

And you know what happens to your house if you keep on stocking up? You turn your house into a warehouse. There will be clutter everywhere, especially when your house isn’t big enough.

You buy things “on sale,” only if you intend to sell them for a profit and not for your own future consumption. Keeping a reasonable quantity is justifiable.

Be prudent. This is one habit that we need to improve or correct.

If you are making enough or more than enough, keep in mind that it is not how much you make that can make you rich. It is how much you spend and how much you keep.

Some of us have the habit of buying luxuries the moment we have the money or credit line for it. Most rich people, in spite of being rich, buy luxuries last.

With the money you keep, books are some of the best investments. They keep you skillful. They open up new horizons which can lead to creating wealth. The same thing is true with seminars, tapes, and other media related to acquiring financial knowledge.

Be Generous

Many people think that rich people are selfish, that's why they have lots of money at hand. This may be true in some cases; however, there are a lot more individuals who are wealthy because they know how to give.

When you give something from your heart without expecting anything in return, you release a powerful force that will trigger your good deed to "bounce" back to you in amazing, and sometimes unusual ways.

Whenever possible, be generous in giving to others. You will notice that what you receive, or the return, will be more than what you give. As humans, we have the tendency to reciprocate what we receive. But don't give for the sake of expecting something in return. Give freely from your heart, and the rewards would be greater.

The act of giving can summon the spirit of joy to come into your heart. How would you feel when you've given something to your less fortunate neighbors? Let me tell you that nothing could brighten up a day more than hearing them express their most heartfelt gratitude and seeing their smiles extend from ear to ear.

Giving is also a healthy habit. It could prolong your life by instilling within you an inner sense of peace and accomplishment.

What you give doesn't necessarily have to be something material. It can also be time, effort, talent, service, or even an affectionate feeling.

Just like all things in life, giving has its limitations. Being too generous can have its toll. Your kindness might be taken advantage of and people might abuse your good intentions. Beware of individuals who are continuously seeking your aid. It's better to teach them how to solve their problems than to always attend to their needs.

As one saying goes ...

"Give them some fish and you'll feed them for a day. Teach them how to fish and you'll feed them for a lifetime."

Lastly, here's what I consider the most important rule about giving. Keep your good deeds to yourself. Don't announce to the whole world that you've donated \$100,000 to your favorite charity or that you've helped save a child from a life-threatening disease.

If you really desire to give, do it secretly and in private.

Some people would write "anonymous" rather than their own names when they've made a contribution. The universe smiles upon these individuals, and they will get their just rewards in due time.

Consider this: If you are on the giving end, doesn't it mean that you are in a better position than the recipient? Doesn't it complement your character?

Winners or Losers

It is said that winners are not afraid to lose, because failure is a part of the process of success. People who are afraid to fail, lose success.

Like a coin or a chip, look at both sides of the possible effects of something you want to do. Say you want to buy a house or a car. It may seem to look like you're buying an asset. Take a look also at the other side, it might be a liability because of the additional expenses it would incur. Weigh your options.

Think rich and put your thinking into action.

Chapter Four

Enhancing Your Money Consciousness

The next paragraphs will enhance further your money consciousness. In more ways than one, these moneymaking thoughts may sound like proverbs, but I find them very encouraging, hence I want to share them with you.

1. Change your thinking habit from earning daily (in small amounts) to earning by transactions or deals (in big amounts). Turn on your money-conscious mind to attract more money into your life. You will learn more of this in the next sections of this book.
2. No one else will determine your future except yourself. Either you get up or sink down from where you are now. This can be determined on how you mold your thoughts. To be weak or strong, rich or poor, you decide your own fate. The effect of your thoughts eventually affect your life.
3. If you're broke, that doesn't mean you're poor. You may be rich but you may be broke. You see, being broke is short-lived . Being poor is long term. You are broke only for a certain period of time, but being poor without doing anything to alleviate your condition in life makes it permanent.
4. Learn to decide intelligently. It is a must in moneymaking. Practice this trait in small ways and work your way up gradually until you have the courage to apply it in big ways.
5. Take failure as a chance to get smarter and stronger, by learning from it. Don't let failure defeat you. Get inspired by it and eventually, you will turn up to be a winner.

6. Sometimes, we want others to change their attitudes but we have no control over them. It's easier to change oneself, if we have self-control.

Having more money does not necessarily mean more wealth. Sometimes, ...

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