



Ms

Millionaire



How 16 Aussie Gals went
from MEGA BROKE
TO MEGA MILLIONAIRESS

"If you want your life to be more rewarding, you have to
change the way you think."

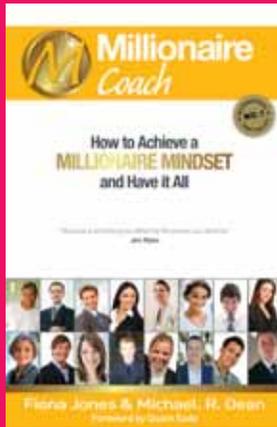
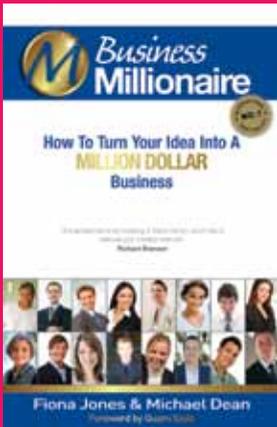
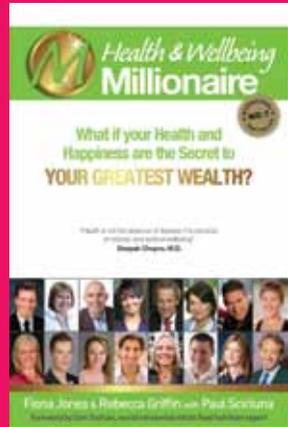
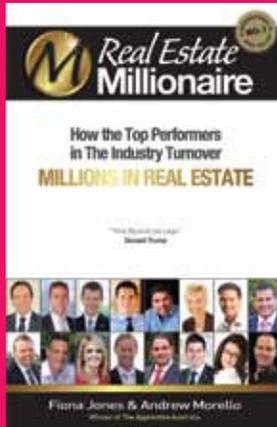
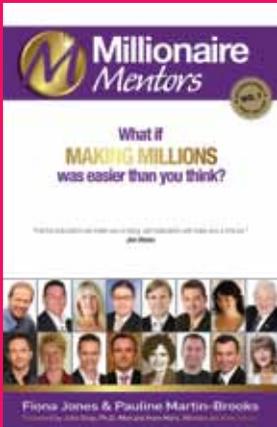
Oprah Winfrey



Fiona Jones & Rebecca Griffin

Foreword by Loral Langemeier, International Wealth Coach

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Ms

Millionaire

'The gift of a *Millionaire* book is more than paper and words. It is the possibility of a whole new beginning and a whole new life.'

– *Fiona Jones*



**How 16 Aussie Gals went
from MEGA BROKE
TO MEGA MILLIONAIRESS**

*'If you want your life to be more rewarding, you have to
change the way you think.'*

Oprah Winfrey

Fiona Jones & Rebecca Griffin

Foreword by Loral Langemeier, International Wealth Coach

DISCLAIMER

All the information, techniques, skills and concepts contained within this publication are of the nature of general comment only and are not in any way recommended as individual advice. The intent is to offer a variety of information to provide a wider range of choices now and in the future, recognising that we all have widely diverse circumstances and viewpoints. Should any reader choose to make use of the information contained herein, this is their decision, and the contributors (and their companies), authors and publishers do not assume any responsibilities whatsoever under any condition or circumstances. It is recommended that the reader obtain their own independent advice.

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Testimonials

'I have been a Performance Coach for many years now and have been fortunate to see many ordinary Aussie females create extraordinary success. This book provides you with an excellent insight into some of the great business minds in our country.'

Emily Diamond, Performance Coach

www.emilydiamond.com.au

'Wherever you are on your wealth creation journey, one of the best places to learn and gain incredible insight is from the stories of those who have been on their own journey. *Ms Millionaire* gives you access to the knowledge, wisdom and experience of 16 successful business women. This one book with access to all of these successful women could be the key ingredient in creating your own success.'

Tracey Leak

www.traceyleak.com

'Ordinary lives become extraordinary by the choices made. The insights and personal journeys of the inspirational women in this wonderful book are no exception. Fiona and the women she has gathered to tell their stories inspire, educate and lead us to believe that we can do it too. Thanks a million times over for sharing their combined wisdom.'

Geraldine Moran, Author

www.miraclesorcoincidences.com

'If you are a woman who knows there is much more to life than what you are currently doing, you must buy this book. *Ms Millionaire* will give you not only valuable information and resources to get started on your journey to personal and financial success, but it will also provide you with amazing inspiration and confidence to take action and pursue whatever it is that you are truly passionate about.'

Heidi McLachlan, The School of Creative Design

Dedication

Dedicated to Carter Grace with love
beyond words.

Fiona and Rebecca

Acknowledgements

Although our names appear on the cover, this book has many authors. To the *Ms Millionaire* contributors, you are truly inspiring. This book would not have been possible if you had not followed your dreams. Thank you for sharing your secrets, experience and personal journey. For this we are forever grateful. Your contribution is beyond words. We appreciate the trust you have given to us in sharing your unique success story so that together we can inspire others. Working with each of you has been an absolute privilege.

To the brilliant team at Source Publishing, thank you for your continued support of The Millionaire Book Series.

Fiona and Rebecca

To my children Riley and Abbie who were sent to teach me, of that I am sure, you have taught me to dream big and reach for the stars. I write to leave this legacy to you, my angels.

To my husband and best friend who has been by my side every step of the way for half our lives, thank you for your continued support and unconditional love.

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To my sister and co-author for sharing this project and making it super fun, I love and admire you. You are the brightest star.

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To Frankie, you are so precious; the universe will guide you, just trust and believe.

Fiona

To Fiona, thank you for always believing in me and sharing this incredible journey. I have loved every minute and will always be grateful.

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To my beautiful nieces Abbie and Frankie and my gorgeous nephew Riley, you are truly precious. Thanks for being the wonderful little people that you are.

To Trina; thanks for a very special, lifelong friendship.

To my friend Jean, I hope that when I reach my eighth decade I can inspire someone as you have inspired me.

Rebecca



***Ms Millionaire* BONUSES**

Simply by purchasing a copy of *Ms Millionaire* you have access to a range of incredible gifts that if you implement could potentially bring you millions! The free gifts are located throughout the book at the end of the chapters and can be accessed all in one place on our dedicated website.

We aim to inspire you and take you beyond what you thought possible by putting together 16 success stories of women in Australia. We cannot possibly give you all the incredible knowledge in one book so we have created a special website that has loads of extra goodies just for you- to keep you motivated on your journey to success.

We at the Millionaire Headquarters like to keep up to date with technology to make things quicker and easier for you on your path to success.



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Foreword

By Loral Langemeier

Every single one of us has what it takes to be a millionaire. I wasn't born into money. In fact, I grew up in an average family that had enough money to pay the bills, but that's about it. I made my first million from real estate when I was 34 and I was a single mom! I left a six-figure job to go on my own and many people thought I was crazy, but I just knew I could do it.



Since then I have helped hundreds of people throughout the world (including Australia) to become millionaires. I've also helped thousands of people change their thinking about money and start their journey towards financial freedom. How have they done it? They believed in themselves, became clear about what they wanted and took massive action. They certainly weren't born into money, nor did they have (or need) a handful of university degrees. They took their skills and experience and turned it into cash.

Imagine what you could do if you were a millionaire? Take holidays when you want and live in the house of your dreams. No more working the hours your employers dictates or being limited to the salary they think you're worth. Fabulous!

You can start making money today. Think about what you want. Write it down and set some very clear goals. Then take action. You don't need to plan to plan to plan. Get your money muscles (thoughts, actions and people around you) working every day and start moving towards what you want. Your next question should be, what is it that I can do now to make money? Do what you know how to do. It's that simple.

Once you start bringing in some money and build your resources, then you can start working towards your passion. When you start taking action and seeing results your whole mindset will shift. You make the shift and things will start to change.

This is exactly what the women in this book have done – turned their skills and passion into successful businesses and made millions.

My company Live Out Loud is all about empowering people to build wealth and talk about money. Too many people keep this conversation behind closed doors and we really need to bring it out and talk about it. So, I commend these women for speaking out and telling the stories about how they transformed their lives and went from broke to millionaire. If people are not willing to share their story, we cannot learn from them. The information and experiences they have shared are priceless.

As you read through this book I encourage you to take notes. Write down what inspires you and work out what you can change or introduce into your life that could help you become the successful person you deserve to be.

Women are one of the most powerful forces in new business today. I was excited to learn about 16 Australian women who are part of this trend.

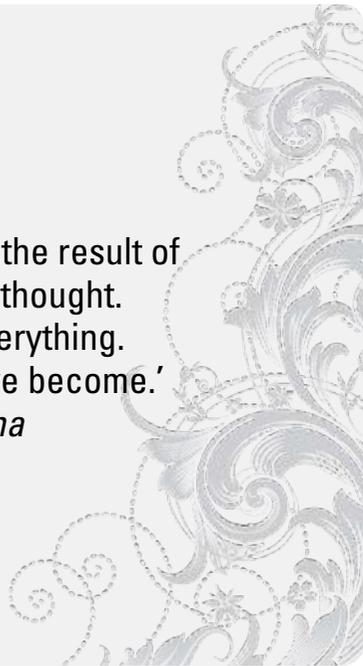
I want to congratulate Fiona and Rebecca, who has been a student of mine, for their vision to take this book from an idea to a reality.

I really encourage you to start taking action today, because if you don't, in a year's time you'll wish you had!

Loral Langemeier

Loral Langemeier, CEO/Founder of Live Out Loud, international speaker, money expert and bestselling author of the *Millionaire Maker* 3-book series and *Put More Cash In Your Pocket*. www.liveoutloud.com

'All that we are, is the result of
what we have thought.
The mind is everything.
What we think, we become.'
– *Buddha*



Chapter 1

Heidi Alexandra Pollard

Leading Ladies International



HAJ Pollard

'I always knew I would be a millionaire
– it was just a matter of when.'

Heidi Alexandra is a proud Australian who is making a positive difference to the quality of lives of women both Down Under and around the globe. She is a sought-after leadership and communication expert who believes in standing on the shoulders of giants, travelling the world to learn from mentors such as Anne McKeivitt, Ali Brown, James Roche, Brad Sugars, Eva Angel Diamond and many others.

Heidi became a self-made millionaire in her early 30s. She is an entrepreneur, property investor, motivational speaker, philanthropist, humanist, author and leadership advocate. She is founder of the Leading Value group of companies, including Leading Value, Leading Ladies International, The First Firm Property and UQ Power.

Heidi inspires all who come into contact with her through her passion for the powerful and persuasive connection of thought, language and behaviour. Her passion for continuous learning, the study of neuroplasticity and communication mastery, has fuelled her thirst for personal and professional development.

Heidi has enjoyed over 15 years in management and senior leadership roles across a broad range of industries including health, education, government and occupational health and safety. She now works closely with women and leaders who are ready to step up and become true 'Expander Leaders'.

In 2010 she founded Leading Ladies International, a company that delivers innovative programs and events to support women in reaching their full potential in all stages of their career and life. Leading Ladies' vision is to empower women to grow into confident leaders so that they will become happier, wiser, freer, and in turn, inspire and support others to do the same.

Through the Leading Ladies International 100 Day Coaching Programs and events she supports and assists women to enhance their leadership performance, become more emotionally resilient, communicate with clarity and power, and step up to take centre stage in their business, career and life.

She has a degree in Public Relations, Graduate Diploma and Masters in Professional Communications, and is an Accredited Myers Briggs Type Indicator trainer, Coach U Coach and Neuro Linguistic Programming practitioner.

Were you a high achiever at school and what level of education did you complete?

I really enjoyed school as I have always had a love of learning. At school I had a flair for writing stories and poetry; I was an avid reader with a creative imagination and penned some unusual, unique and often mature poems and narratives for my age. When others were writing about flowers or their holidays, I was writing poems about the Melbourne massacre and the legacy of my grandfather and his generation; I was a thinker. Not surprising when you consider that I grew up mostly with adults as I was the youngest child in our street.

I was always a conscientious student at school, achieving Dux of my primary school and in the top 10 per cent of the state for my Higher School Certificate. I decided in my teens that I did not want to struggle financially and did not want to retire on a pension. I went to university to enable myself to get a good career that paid well. It was the only path I knew of to secure a comfortable future at that point in my life.

I was fortunate to be accepted into the degree of my choice – communications where I majored in radio and public relations. Once I had my Bachelor degree under my belt I then went on to graduate with a Graduate Diploma in Professional Communication and a Masters of Communication. In addition I have undertaken numerous certificate courses relevant to my career path.

I spent more than a decade working my way up in the corporate world to secure high-pressure, highly paid roles. At the same time I also became a property investor as a kind of insurance policy – creating my own retirement fund in my spare time. It was in my late 20s that I took stock one day while looking at my goals and realised I had created more net worth from my ‘hobby’ as a property investor than in my high-pressure day job.

Probably the biggest benefit I gained from my studies and formal education was a thirst for knowledge and learning how to do research and think critically. As a life-long learner as well as a teacher and trainer I know that my studies will never be complete. In hindsight though I have to agree with the wisdom of Jim Rohn, ‘Formal education will make you a living; self-education will make you a fortune.’

What was your first job?

I had three jobs in my teens – a shop assistant in a newsagency and at a David Jones Department store and as a shift supervisor at a local fast-food chicken outlet. I did anything to have my own money so I could buy clothes, a car, music records and save money.

I remember loving Sunday shifts with time-and-a-half pay; I saved it all in a passbook bank account until I had enough money, \$5000, to buy my first car outright. I thought I was a queen driving around in my little Suzuki Swift.

Did you always know the career path you wanted to take? If so, what was it and has that changed?

I never knew exactly what path my career would take except that it would be in business and involve people and entertainment. When I reflect on my key interests growing up they were reading and writing, theatre, dance, music and animals – it’s interesting to look at how my career as a coach, speaker, author and teacher combine much of these interests and strengths.

As a child when I was asked that question, ‘What do you want to be when you grow up?’, I would answer that I wanted to be a businesswoman wearing a suit with big shoulder pads and carrying a briefcase. For a while I even carried my homework and lunch to school in a hard briefcase instead of your typical backpack.

In my teens I toyed with being an English teacher or psychologist and then through work experience I discovered the world of public relations, which married my interests in writing with understanding an audience, communicating with people and running events and marketing campaigns with schizzle!

What is your business and what services does it offer?

I have several businesses including a property investment company, a coaching and training company servicing the corporate and government sectors – Leading Value Pty Ltd at www.leadingvalue.net – and my flagship company for female entrepreneurs and women in business – Leading Ladies International at www.leadingladiesinternational.com.au. I founded Leading Ladies International because I believe women are an invaluable cornerstone

of the future of business, society, communities and families in our modern world. Leading Ladies' aim is to:

- Promote the advancement of a feminine-style leadership in business and the community
- Facilitate the leadership and personal development of women
- Showcase leading ladies who are living their legacy
- Be a catalyst for change in business from working only role-to-role to soul-to- soul
- Create a network of leading ladies who give and serve as a collective, and in doing so, make a difference in their community and the world.

The Gold Program for example is modelled after the concept of 'masterminding', as discussed in Napoleon Hill's *Think and Grow Rich*, and Rick Smith's World 50, a private and exclusive community for the world's top CEOs of Coca-Cola, IBM, and even from my favourite band U2 – Bono. The top CEOs in the world know that it takes a group of high-thinking, accomplished brains to propel you forward. The Leading Ladies Gold Program is designed to offer structure and support of a high-level mastermind to a hand-picked group of highly successful women entrepreneurs.

Leading Ladies also delivers innovative programs and events that inspire and motivate women in their development journey by exposing them to other role-model leading ladies and expanding their networks and connections world-wide. Some key signs of a leading lady are:

- They feel as though they were born a leader. People turn to them for help and advice.
- They find themselves formally or informally mentoring or coaching others.
- Other women look up to them and emulate them.
- They typically love serving others and sharing their time, energy and money to help others grow and develop.

At Leading Ladies we use a fun three minute quiz to help women find out what kind of leading lady they are and what their shoes say about them at www.leadingladiesinternational.com.au

What makes your business stand out from your competitors?

I believe in practicing servant leadership: give first; then you get back. My coaching and training company name even suggests this – ‘Leading Values’. In all things we aim to surprise and delight our customers, our partners and our people. We lead through our values.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Probably the biggest challenge in the beginning was not having support staff and overcoming natural fears. After leaving my day job to start my business I went from being a director with 75 staff working for me, to a director with no one working for me.

I thought I had to do it all myself and even went to a local adult education class every week for eight weeks to learn how to use MYOB to do my own bookkeeping – disastrous. I got the basic principles and could use the computer well but hated it – Sundays were spent data-entering invoices and receipts and struggling to make the books balance. After about six months of grief another coach mentioned his fantastic bookkeeper to me in Sydney and I called and hired the bookkeeper that day. I love the relief and joy it brings me to simply bundle up all my financial documents each month and stick them in the post to her – sheer bliss.

If you had to start over, would you do anything differently?

I would definitely hire a virtual assistant and bookkeeper from the outset – having support allows you to leverage your time and stay focused on the important things. In my first year I was watching the pennies and doing it all myself – sure it is important to be frugal but not to the extent of draining all your energy doing ‘administrivia’ that is someone else’s love job.

I would also have more patience – when you are starting out you want everything to happen and you want it all to happen now. After about six months you realise things often take double the amount of time and cost double what you budgeted for until you get more savvy and focused. It’s funny, but I probably could have doubled my output in both property and business if I had gone with the first point and hired some help earlier – but in the beginning we hold onto our dream so tight there is no flexibility to allow another in.

'Inner peace is impossible without patience. Wisdom requires patience. Spiritual growth implies the mastery of patience. Patience allows the unfolding of destiny to proceed at its own unhurried pace.'

Brian Weiss

On a trip to Vietnam and Cambodia I was touched by the peace and open joy the faces of many locals expressed and exuded as I came into contact with them. Despite the often oppressive surrounds of poverty, heat, the smell of decay and noise of crowded towns, I found most of them have an inner peace and tranquility so many of us with more material wealth struggle to attain.

It appears that there is crisis in the western world, largely brought on by social trends that distract and prevent us from doing the things that keep us healthy, centred and connected with our inner selves and our place in the world. Somehow it seems capitalism has created a rat race in which many of us get stuck. Working hours for dollars, paying off large debts and then worrying how we will pay for those bills and debts, many are walking around with the burden of anxiety. Is it any wonder that there has been a rise in the purchase of Botox treatments for furrowed brows? We feel discouraged, distracted and entangled and we don't know how to escape the oppressive spiral.

In contrast to this, the less regulated, freer, more communal people I met on my travels spend much less time worrying about the future and regretting the past and instead seemed far more in touch with the present moment. It seems that while we've been eating our insides out worrying about the 'then' and the 'when', they've found the secret in the 'now'. What I experienced spending time in the homes and towns of these peaceful, smiling people was that when the restless activity of your mind slows down, you start to get a glimpse of the taste of inner peace.

So what would I do differently? I would spend more moments being in the moment; I would end my struggles with regret, worry or fear and simply 'be'.

'Each minute we spend worrying about the future and regretting the past is a minute we miss in our appointment with life.' *Thich Nhat Hahn*

Do you recall making a conscious decision to be a millionaire, and if so when was it and why?

I always knew I would be a millionaire; it was just a matter of when. I made my first million through property investing when I was still in a day job. I never thought my hobby – property – would grow my net worth quicker than my six-figure salary; that is the power of compound growth.

Did you have to change your mindset surrounding wealth and, if so, how did you do it?

In the early stages of my career and life I followed in the mindset footpath of my beautiful, loving, and highly conservative parents. Passed down through the generations from my grandparents was the saying, 'Never a borrower, nor a lender be,' which had its merits, but also its restrictions. I had to learn to get comfortable with a certain level of risk, with making mistakes and to allow myself to borrow other people's money when it was for a leveraged, appreciating asset purchase.

It's a fact of life that everyone makes mistakes and the busier you are and the more you do, the more mistakes you will make. The important differentiating factor between ordinary people and extraordinary people is how well they deal with these inevitable ups and downs of life. The circumstances may be out of our control, but we can always choose how we respond. At any moment in time you can choose to be a victim or a victor. Victims take a negative world-view, seeing life as a stream of problems, unfairness and injustice; on the other hand, people with a victor mentality have a positive world-view and continually see opportunities and possibilities. They believe that everything happens for a reason and approach their lives, their work, and their relationships with optimism, joy, and a general attitude of positive expectations.

As an entrepreneur I discovered that mistakes or missteps are a big part of everyday life and business and that how you react to them will determine my destiny. If I fear mistakes and hiccups to the extent that I never take risks, I'll never grow. So I had to learn how to welcome obstacles and setbacks as opportunities to flex my mental muscles and move ahead. This was a huge learning curve for me and one I still navigate.

I also had to learn to be willing to cut my losses and walk away if I made a mistake or the wrong decision. This occurred with the third property purchase I made; spurred on with the success of the first two I went outside my normal purchasing criteria and allowed my heart to takeover, purchasing a property without all my criteria being met. The result was a property that after a year had become a huge financial drain with little more that could be done to improve it. In the end I had to accept that it was a wrong decision and that it wasn't the right purchase at the time, to sell it and then get on with life. This instance also showed me that I had to learn to trust my intuition more as it has always been spot on – I had known something was not quite right with the deal, yet I pressed ahead. I now use a five-step decision-making model for all my major decisions to ensure that I am using not only my head and intellect, but also my heart, gut and intuition for the very best outcome.

Was it hard to earn your first million?

Not so much hard as slower, because you don't know what you don't know. Often getting off the blocks and making progress takes time as you learn and grow along the way. I would say it was after I reached my first \$750,000 in net worth that I experienced leverage and compound growth kicking in and things then sped up substantially.

What is the most you have earned in one transaction?

Probably the best deal I have ever done was a single-dwelling house; I profited at purchase and then did some cosmetic renovations (carpet, paint, lights, added one wall and a new kitchen). In three weeks I had the property revalued and had increased its value by an additional \$120,000, which I could then leverage and use for my next deal – not bad for a few weeks work.

Do you look at the price tag of things at the shops?

Absolutely – I come from English and Scottish descent and, after growing up without much money and working in fundraising with no budget early in my career, I learnt how to be frugal and how to make the dollar go further. I never seem to look at the price of essentials such as the price of fuel for my car or motorcycle, but I have been heard to ‘tut, tut’ at the ridiculous price of my favourite bread when it hit the \$5 mark.

I shop around a lot – for example, in my business, if I need a new brochure or brand designed or am sourcing a venue to run a workshop or retreat, I do a lot of comparison shopping and I am very clear with the suppliers of my price bracket. I’ve coached many business people who came to me after they had a growth year or landed a lucrative contract only to find they were still struggling to make ends meet because they had lost sight of their expenses.

I have ‘done without’ a lot throughout my life when I have a bigger goal such as another property purchase or a new car on the horizon; I will curb any spending on clothing, etc. and save or create a deal to make sure I have the cash before I buy.

Do I have a love of the finer things in life – absolutely; shoes, stationery, organic food and decorating are things where I prefer to purchase quality items, but when it comes to day-to-day expendables, I am a thrifty shopper. I have a ‘gift cupboard’ for which I buy designer or luxury label gifts when they are on sale and put them away for gifts when I need them.

I am also a firm believer when it comes to property purchases that you must ‘profit at purchase’ in addition to being able to add value later in order for it to be a good deal. I run my numbers and, if they don’t stack up and the vendor won’t drop their price to my pre-determined purchase price, I simply move onto the next deal.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

I would have to say two things – the opportunity to give back, particularly to assist Australian families find decent, clean, comfortable and affordable housing, and the choice to travel and see the world and its amazing people, creatures and environment.

Do you support a charity? Which one and why?

I certainly do; I support many charities, but the two that are my main focus are Kiva and Hunter Medical Research Institute (HMRI).

Kiva was one organisation I came to find out about several years ago – I gave a couple of loans and found the process to be simple, enjoyable and fun; then in 2011 I met Jane Wurwand, the founder of Dermalogica skin care, who was doing amazing things giving and supporting the work of Kiva. It spurred me back into action to begin spreading the word of this amazing organisation. Kiva is a non-profit organisation with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world. Since it was founded in 2005 it has achieved:

- 600,463 Kiva lenders
- \$230 million in loans
- 98.80 per cent repayment rate.

To join my team and support women around the world go to http://www.kiva.org/invitedto/leading_ladies_international/by/heidialexandra7113

Early in my professional career I had the privilege to work in the healthcare industry and in hospitals for over seven years. Working in health was like working in a microcosm of society – from seeing the horror of burns and car-crash victims to seeing the joy of new mothers with the new babies in their arms, I saw the best and worst of humanity every day. Since that time I have always been drawn to health, to understanding mind-body connection and to finding ways for medicine to become more integrated and holistic.

Established in 1998, the HMRI was formed as a unique partnership between Hunter New England Health (my original employer), the University of Newcastle (where I received my first degree) and the community (in which I had grown up). The establishment of HMRI was a unique opportunity to capitalise on the region's strategic advantage in health and medical research and biotechnology. HMRI has a strong technical, research and education base combined with a tradition of multi-disciplinary research. I am constantly in awe of the amazing work of the medical researchers and administrators of this

organisation from stem-cell research to studies in neuroplasticity, strokes and cancer. I highly recommend people consider investing in the future health of our community and generations to come. Visit <http://www.hmri.net.au>

What are your secrets to being a top property developer/business owner?

Having an abundance mentality; despite the fact that we live in an abundant world many people's usual daily reflections are those of 'lack', of what they don't have and what they don't get enough of. Listen all around you – on the train, in the checkout queues, at the coffee shop – sadly you will notice that many people spend most of their lives explaining, complaining, worrying and grumbling over their 'lack' and what they don't have enough of. The truth about scarcity mentality is that we've been brainwashed by society to believe that we live in a world of scarcity, a world where 'There isn't enough money to go around'. It's a lie, yet many people believe it. To avoid slipping into the scarcity mentality trap, I limited my association with people who have a strong scarcity mentality and am very selective about what I feed my mind. What I had to learn along the way is that by embracing abundance it didn't mean I was taking it away from others. On the contrary, the more successful I have become, the more I have been able to uplift and inspire others to do the same. By having a positive attitude towards the success of your friends, family and colleagues, reading, attending and listening to personal development material and being generous by sharing your own information and knowledge, you create a loop of abundance. When I do anything in business or property today I am looking to create deals that are an ecological win-win – good for me, good for those I am negotiating with and good for anyone affected by the deal.

For me it meant taking 100 per cent responsibility for my own growth and learning to never blame other people or circumstances. As I built my positivity I found it easier to contribute to others and to live my legacy.

What techniques do you use to achieve your goals?

It's a well-known fact that the ability to set goals and make plans to accomplish them is a foremost skill of success. Developing this ability

and embedding it as a habit has done more to assure continued achievement in my life than any other habit or skill.

As a coach, goal-setting is a vital tool in my toolkit. I have been using a process for several years now, which works powerfully for me from a neurological perspective. Each year on December 31 and January 1, I review my previous year and undertake a process of envisioning the year ahead as if it has already happened. I go through visualizing each of the seven areas of my life – business, health, wealth, family, spirituality, relationships and purpose. I then take that vision and write it down as if it is already December 31 a year forward. That way my brain already believes it to be true which makes it easier to go ahead and take the necessary actions to get me there.

The best-laid plans don't necessarily have the *va va voom* without some tough-love accountability so I post my annual 'Gratitude Letter' on my website and send it to my clients and coach so that I reinforce my commitment by being public about my goals. As with anything, you only own the process of goal-setting by learning it and then by applying it over and over for yourself until it becomes automatic and ingrained in your subconscious mind, like breathing in and out.

The five steps I recommend to clients to get focused on their goals are:

- Step 1.** Go big. Make a list of five to 10 goals you would like to achieve in the next year that align with your long-term vision for your ideal life. Consider all the important areas of your life such as health, wealth, career, business, spirituality, love, giving, personal development, relationships, etc. How do you get big? Start with a huge piece of butcher paper or a flip chart, pictures and images you like and start visualising, drawing and writing down everything you would like to achieve in the coming year.
- Step 2.** Get focused. Review the list or letter and ask yourself, 'If I could only achieve one goal this year that would make the greatest difference in my life, what would it be?' This will become your key goal; write down your key goal and also note down the tangible evidence that you would see, feel and hear that would tell you when you have achieved the goal – this is a psycho neuro motor activity which will make

sure your subconscious can work on it while you sleep. If your goal is around money and increasing wealth in life how are you asking for it? Is your goal stated, 'I want more money in life?', or is it really focused and specific? 'It is now November 2011 and I have increased my personal wealth by \$150,000. I know this because I can see the additional funds on my bank statement, I am reviewing my investment options and I took my family on a holiday to Hawaii.'

- Step 3.** Get specific. Make a list of everything you could do to achieve that key goal, keep writing until you have run out of ideas. Organise the list of actions, firstly, by sequence of the things that should come first, then in order of priority of tasks and actions; break the tasks and actions down into milestones. I find working backwards from the end result to what I want to see in nine, six and three months most powerful and, from these milestones, I can create 90-day action plans.
- Step 4.** Get momentum. Do something every day about this key goal no matter how small the action. Start by doing what you can, with what you've got, in the place you are; you can't get anywhere just by planning, so you have to take action. Just keep the goal posts in your sights and aim for it; if you miss a day make sure you catch up the next day so at the end of each 90-day plan you have reached your milestone. The best way to stay on track is to find yourself an accountability buddy or join a mastermind; they will help you overcome any challenges, stay focused and maintain momentum.
- Step 5.** Get excited. Celebrate your achievements and milestones along the way; share your wins with your support team, family or mastermind. I have a gratitude journal in which my dear mother creates scrapbooking pictures of all the thank-you cards, photos, plane tickets and memorabilia I collect as I achieve my goals – it is a great reminder if you are having a down day to remind you of how far you've come.

What have you found are the best methods or strategies for keeping motivated and focused?

Motivation is not a given, it comes and goes in a day and throughout a life time. I have never met a person that is motivated 100 per cent of the time; life often gets in the way; what is more important is focus and having laser clarity. I stay focused by working with a coach or mentor for accountability and holding strong on my vision. I am particularly passionate about the need to build habits and rituals into daily life in order to maintain that focus and see momentum. Walking my dogs, for example, is a daily ritual that I have practiced for over a decade. In fine or poor weather I am out early every morning walking my girls and breathing in the air and getting focused for the day. It is an unplugged time for me when I am not checking emails or returning calls, just being present with nature, animals and getting my thoughts clear for the day.

For lifting my game and playing bigger I join international masterminds as well as running my own via Leading Ladies International. Being a member and conducting such groups allow me to work with other six- and seven-figure business owners and investors who are playing their life full out. I believe that women are web-weavers and the more we join with a group of like-minded women, the tighter we weave our web, like on a trampoline, the higher we can all bounce.

Who was your first mentor or inspiration?

In regards to my property investing I followed many authors and speakers, however the one that really broke it down simply and made me believe it was possible was an Australian named Brad Sugars. His information got me over the nerves to buy my first property and after that I developed my own criteria and never looked back.

Professionally, my first mentor was the General Manager of a hospital I worked at as the Public Relations Manager. Besides being an ethical, professional operator who always found the time for his staff and had genuine compassion for our patients, he would often check in on me in my office after a long or eventful media-issues day, encouraging me to break down the big tasks into bite-sized pieces and to prioritise ruthlessly; 'eating the elephant one bite at a time' is something that has stuck with me ever since.

I am also an avid reader and audio listener; I have a whole success library that I have compiled over the years that I tap into continuously when I am travelling or driving. And, yes one of the first audios in that library was a set of Anthony Robbins Personal Power.

Do you have a mentor today and, if so, why?

Business is a game just like tennis; you don't get better at the game by playing by yourself or by playing with those who can't hit back; you get better playing with people who can hit the ball back just as hard – if not harder. Having a coach by your side is all about stepping up and playing that bigger game.

My current business mentor and inspiration is Anne McKevitt, an incredible businesswoman who has an astute eye for a killer brand or marketing strategy, and a business head that can create amazing business deals from scratch. Working with Anne has greatly expanded my belief of what's possible and taught me strategies to overcome fear, conduct due diligence and then get into the ring.

I love her ethics and values; as a humanitarian Anne has strong opinions on how people, animals and the planet should be treated, and she lives those beliefs in everything she says, does and thinks. I love how congruent she is and love working with her, despite the fact that she still scares the pants off me!

Do you continue to practise your personal development even now?

As a business coach and trainer I will never stop my personal development journey; who you are, is always more important than what you do, so it is imperative that you work harder on yourself than you do on your job.

To continue my personal development, I have invested thousands of dollars in training, education, programs, books and masterminds. One of the greatest investments I have made was to join several international masterminds in order to get close to people playing a bigger game on a global scale and to learn from them. What this did was expose me to different ways of doing business and looking at opportunities around the world that I may never have been exposed to in my own backyard. I have also made some of the most amazing business partnerships and found friends who live in all parts of the world that share common values and beliefs. Thanks to the wonders

of technology, Skype and social media, I am now connected to the most amazing people in all corners of the world on a daily basis and for that I am amazingly grateful.

I believe that universal education is the key to improving the wellbeing of individuals and societies. Empowering people by igniting possibility thinking in them delivers undeniable returns – for everyone. As a leadership and communication coach and trainer I know that success leaves clues; I have travelled the world meeting and learning from some of the very best mentors and leaders on the planet. World change starts with one person at a time.

‘Personal development is your springboard to personal excellence. Ongoing, continuous, non-stop personal development literally assures you that there is no limit to what you can accomplish.’

Brian Tracy.

Is there a significant quote or saying that you live by?

I have to say I have had a strong love of Dr Seuss since my mother bought me his books as a child. My favourite Dr Seuss quote is:

‘Be who you are and say what you feel because those who mind don’t matter and those who matter don’t mind.’

And, since I strongly believe in what Jim Rohn suggests that you become the average of the five people you spend the most time with, this quote by Eleanor Roosevelt rings relevant for me, ‘Great minds discuss ideas; average minds discuss events; small minds discuss people.’

What can people do to stay on track, especially when times get tough?

Every tiny decision you make every day matters. When you make a conscious decision to live your best life you will want and need to create new habits. Part of the challenge of staying on track is that your new habits may take a while to become ingrained, so being consistent

is vital. As a coach this is something I discuss with my clients a lot, as to be truly successful you must master your millionaire mindset first. This means having a grasp on the main internal and external excuses that have held you back in the past; you may recognise those you have wrongfully blamed when the only person responsible for our results is ourselves. The American Indians have a saying that 'there are no branches on a tree that are so foolish that they fight among themselves.' Somehow, because we associate so much with our ego and with having 'more', we lose sight of our direction and start allowing our brain and actions to fight among themselves; so if you want to enjoy every step of the dance, if you want to elevate your life and business beyond the ordinary, then it's critical to understand how your mindset plays a part in all you think, do and imagine is possible.

I believe your mind is like an empty glass, it:

- Has no judgment
- Is simply a vessel
- Will hold whatever you put in; put in Negative news + Gossip + Trash and you will get murky outcomes.

Therefore it is critical to protect your mind by going on a low information diet, that is, throw away the television and gossip magazines, filter your information exposure and be very selective about what you watch, read and listen to. You might also choose to do some positive affirmations.

Also important is cleansing your environment, which could be as simple as organising your workspace daily and making it your special sacred space to work in with candles, music or flowers.

Probably the biggest impact on your mind is surrounding yourself with other positive people.

'Rich people have small TVs and big libraries, and poor people have small libraries and big TVs.'
Zig Ziglar.



Heidi has offered readers of *Ms Millionaire* the opportunity to take the 'What Leading Lady type are you' questionnaire to find out what your shoe type says about your communication style and personality.

Heidi has also offered a copy of her five step decision making checklist.

To access these fantastic gifts visit;
www.MsMillionaireBook.com.au/moneymakers or scan the QR code in the book.



Books by Heidi Alexandra Pollard

Boost Your Career

The Power of a Woman

How to Break the Glass Ceiling Without a Hammer

Leaders in pearls: How to be a change agent

Chapter 2

Sandy Forster

Prosperity Mindset Millionaire



A handwritten signature of Sandy Forster. The name 'Sandy' is written in a cursive, flowing script. Below the 'y' in 'Sandy', there is a small heart symbol enclosed in a circle.

'Create a millionaire mindset, find a mentor and apply what you learn.'

Sandy Forster was born in Melbourne and spent her early childhood summers camping along the Victorian coast. When she was 15 her parents took the family travelling around the world for almost a year before returning to Australia and settling on the Sunshine Coast.

Sandy dropped out of school in Year 11 and decided teaching aerobics was much more fun than working nine to five. When she found it difficult to buy suitable leotards, Sandy began designing and manufacturing her own.

After 10 years and a divorce Sandy found herself \$100,000 in debt with two small children and surviving on the single-parent benefit of \$15,000 a year. She then discovered marketing and personal development and increased her income to more than \$150,000 and believed her money worries were over, but a lack of money management skills and the right mindset meant she once again lost everything. This led Sandy to a tireless search to understand money, prosperity and abundance and how to make it flow, grow and multiply.

In 2003 Sandy created the mentoring program *Wildly Wealthy Women*, which quickly became an Australian success story, winning the Australian Home-Based Business Awards for most Innovative Business within 18 months of its inception. She then launched *www.WildlyWealthy.com* to share her secrets of attracting wealth through the power of the subconscious mind. This was followed by *www.WildlyWealthyWebSecrets.com* where she shares her secrets to internet success. Sandy currently has almost 90,000 subscribers from more than 108 countries learning her success strategies through live teleseminars, workshops, events and her international bestselling book *How to Be Wildly Wealthy FAST*.

Sandy has continued to create success after success, launching her own publishing company in 2007 and the Inspired Spirit Coaching Academy in 2008. Sandy recently flew to New York to be honoured as International Mentor of the Year, selected as the winner from amongst some of the world's leading businesswomen and successful entrepreneurs.

Sandy lives on Queensland's Sunshine Coast where she loves watching the sunrise during early morning walks, relaxing with her children, having fun with friends and connecting and sharing her success strategies with like-minded people around the world.

What beliefs about money did you grow up with?

The usual: 'Money doesn't grow on trees'; 'The rich get richer and the poor get poorer'; 'Successful people walk all over you'; and, 'It takes money to make money.'

In fact, we lived in a very average suburb in Victoria and one of our neighbours had their own business. I remember my parents commenting on how these neighbours were renovating their house, going on overseas holidays, buying furniture and a new car. I recall Mum and Dad looking at each other and saying, 'Wonder what they're up to... must be dealing drugs.' There was the inference that making money was a bad thing. It took me years to rid myself of those underlying beliefs and create what I call a 'prosperity consciousness'. Unfortunately most people take on board what their family, well-meaning friends, community or the media say, and so believe that being successful or becoming wealthy is hard work or virtually impossible. It's my mission and absolute passion to help others discover just how easy it really is.

What is your most vivid memory of being poor?

After I divorced and was left to raise my two children by myself, I never thought of myself as poor. I preferred to think of my situation as temporarily on welfare with extreme financial challenges, no cash flow and massive debt. I guess a pivotal moment was one Christmas when I decided I was not going to put myself further into debt to buy presents for my children. I was committed to changing my financial situation and wanted to implement very practical strategies as well as continue 'thinking' my way to prosperity. So I bought my son a packet of corn chips and a jar of salsa (one of his favourite foods; so I killed two birds with one stone - fed him and gave him a present!). My daughter got a blank cassette tape (to make her own music which she loved doing) and some brown hair pins. I knew they would definitely feel poor unwrapping their presents on Christmas morning. But the universe was obviously very pleased with my commitment to changing my financial situation because I had a knock at the door on Christmas Eve and a man was standing there with a \$3000 cheque that his wife owed me (and I'd written off years ago as a bad debt). So staying true to my word, I didn't blow it all on presents; I rushed out and got the kids a few movie passes to put under the tree and put the rest into paying off some of the money I owed. That sure felt good.

What was your first entrepreneurial experience as a child?

When I was 16 I used to sew wrap-around skirts and shorts that were the latest fashion, and then put them on consignment in the local boutiques. I just loved sewing, so making a bit of money on the side was fun. Later, when I was about 22, I quit my first full-time job at the local library to start my own business teaching aerobics, which was the latest craze to hit Australia. My parents were shocked when I threw away a perfectly good job to do something that had an uncertain future. Since then I have always loved the freedom of working for myself.

**'Unless you're willing to have a go, fail miserably,
and have another go, success won't happen.'**

Phillip Adams

With aerobics being so new in Australia, it was a real challenge to buy leotards in anything other than basic black. I used to sew on the weekends and so I bought some lycra to make my own gym wear. Then a friend asked me if I could make a copy of a bikini she loved. The next thing I knew, I was designing and manufacturing swimwear and gym wear. It was fun at the start; I was married and the business was more of a hobby that gave me some extra spending money. But it turned into a nightmare after I divorced and was trying to raise a six-month-old baby and three-year-old toddler while running a business that wasn't making enough money to live on.

Ten years later and \$100,000 in debt, I closed the doors and walked away. I had the creative side down pat, but the business side of things was a disaster. The money was never a deciding factor when working for myself (which was lucky because it took me almost 15 years of being an entrepreneur to finally make a decent profit); it was the freedom of being my own boss that appealed to me – and it still does.

Were you a high achiever academically at school, and what level of education did you complete?

No way! Going to Maroochydore High School was merely a chance to catch up with friends and talk about what we'd be doing at the beach on the weekend. I dropped out in grade 11. Personally, I

think much of what they teach in school is a waste of time. Why not teach children about meditation and visualisation and the Law of Attraction, creating the ideal relationship, how to attract money and how to build a business doing what you love, how to have health and vitality through raw living foods, and how to create a life you love – all the good things in life? I'm testament to the following quote by John Rohn, a leading success mentor:

**'Formal education will make you a living;
self-education will make you a fortune.'** *Jim Rohn*

What was your first job and how much was in your first pay packet?

We lived in Victoria and my parents decided to sell our home and move to the Sunshine Coast, but first decided to take half the money from the sale of the house so our family could travel the world for nine months. So to get some spending money, I worked at the Peters Ice Cream Factory for about a month packing ice creams into boxes for delivery to the stores. I was only 14 and just loved it. I think I only made around \$50 a week. As I was so young, all the other factory workers gave me the damaged ice creams to eat. I was in heaven – eating ice cream all day long and getting paid for it!

Did you always know the career path you wanted to take?

I didn't have a clue exactly what I wanted to do for decades. I saw work as simply a way to make money so you could then do what you wanted to on the weekends. I've worked as a receptionist at a psychiatrist's office, delivered leaflets, made pizzas, taught aerobics, sprayed suntan oil on people at Mooloolaba Beach – I was even a night packer at Coles Supermarket! I've tried it all. I didn't realise you could do what you love and make money at the same time. Now that's one of my strongest messages. I love to teach women how they can take a hobby, a passion or something they're really interested in, and create a stream of income from it — then life really is fun!

What is your business and what services does it offer?

I have a number of businesses now, although they are all related to the personal empowerment and success industries. My core business

www.WildlyWealthy.com launched in 2003 and supports my bestseller *How to Be Wildly Wealthy FAST*. That's my story, full of all the secrets, tips and processes I used to go from welfare to millionaire. I also offer a variety of products, programs and home-study courses that teach people how to create a millionaire mindset and how to incorporate proven practical strategies to create their own success, whatever that happens to mean to them.

In 2007 I launched Inspired Spirit Publishing (www.InspiredSpiritPublishing.com), where we work with entrepreneurs to become published authors (which I believe is one of the best credibility-building and client attraction tools around). They contribute a chapter to a book alongside famous authors, business leaders and mentors in the success industries such as Deepak Chopra, Wayne Dyer, Jack Canfield and Neale Donald Walsch. I then teach them how to take that book and leverage the media and public relations to get their name out there and attract more clients and customers.

In 2008 I founded Inspired Spirit Coaching Academy (www.InspiredSpiritCoachingAcademy.com) where I've trained hundreds of people from all around the world to become accredited life coaches. There's nothing more satisfying than to see people doing what they love on a day-to-day basis, transforming their own and other people's lives, and making money at the same time. I'm really proud of our coaching academy, and even more so as just this month we were formally recognised as an accredited training academy by one of the world's leading governing organisations for coaches.

And next month I'm re-launching www.WildlyWealthyWomen.com, which was initially a real estate mentoring program I created back in 2003 with a business partner. However, last year she decided she had too much on her plate and transferred 100 per cent ownership back to me. So I'm currently in the process of transforming it into a mentoring program aimed specifically at women who run small or home-based businesses anywhere in the world. Instead of real estate investing, I'll be teaching entrepreneurs all my secrets to business success — both the practical and the spiritual.

What have been your highlights in business?

There have been so many! Finally making a profit after so many years in other businesses that didn't — that was definitely a highlight!

Cracking the million-dollar mark, winning the Australian Home Based Business Awards, and launching new businesses and products are always high on the list, however there are a few highlights that really stand out for me.

The first was publishing my book *How to Be Wildly Wealthy FAST* back in 2004. That was such an exciting time because so much goes into writing a book and waiting until it's released and seeing if readers like it or not — it's more excruciating than giving birth! Then within seven months it became an international bestseller on Amazon, jumping past well-known bestsellers of the time such as *The Da Vinci Code* and *Rich Dad, Poor Dad*. That raised both my credibility and profile worldwide and opened so many doors of opportunity; I had publishers from around the world contacting me and my book has since been translated into 10 languages.

Another highlight was being selected from more than 1200 entries from exceptional female entrepreneurs, businesswomen and successful companies worldwide as International Mentor of the Year. When I was standing on stage at the gala ceremony in Times Square, New York City, accepting my trophy, I shared how very special that award was to me. I told the crowd how only six years earlier I'd been \$100,000 in debt and on welfare, and that through discovering my own mentors, I'd been able to go from welfare to millionaire, and now I was mentoring women around the world to do the same. It was a really special moment. Mind you, as well as putting all the practical steps into place, I worked my magic creating that win too. I was a finalist in two other categories that year – Best Overall Company and Best Entrepreneur – but Mentor of the Year was close to my heart. So I spent the entire flight, from the time we left LA airport until we landed in New York, with my eyes closed visualising I'd won Mentor of the Year. I could hear my name being called, I could see myself on stage being handed the trophy, and I could feel the elation. The power of visualisation helped me to create that magic moment — believe me, I practice what I preach!

**'Whatever you believe to be true,
becomes true for you.'** *Lynda Field*



What makes your business stand out from your competitors?

My business was one of the first in the world to combine spiritual or metaphysical principles with practical proven strategies, and also tailor everything specifically to women. I have lots of enlightened men take part in my programs and courses, but I really like to assist women to transform their lives. I believe women love ongoing support and the fact that no question is a dumb question. Women like to be part of a like-minded community, and I offer that to women around the world.

What is your approach to marketing and how did you get your name out into the marketplace?

I'm a huge believer in no-cost and low cost marketing. In fact, that's one of the things I teach other business owners now and I'm currently writing a book on the subject. Once the book is published I'll build another branch of my business around it. I'll be training people to coach small business owners through a step-by-step process where they'll plan and implement their own low and no-cost marketing strategies. I managed to create millions of dollars without spending a cent on advertising. I'm a big believer in leveraging the media and public relations to get your name out there, but I also use those people who love what I do to spread the word as well – viral marketing is a powerful tool. I'm excited about showing other business owners the dozens of ways to attract clients and customers without breaking the bank.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Initially not having a clue what I was doing when it came to business. Luckily I'm a voracious learner and read every book I could, attended every live event, and bought every home-study course that was pertinent to what I was doing. I figured if someone else took the time to work out an easier, faster, less expensive and better way to do something, why waste my time, energy and money working it out for myself?

The other thing I found hugely challenging was being the sole person in my business: the bookkeeper, the marketer, the product creator, the dispatch department, the banker, the website updater, the everything. You name it, I did it! Now I have a team of virtual assistants

in four countries that work from their own homes supporting my businesses. I prefer virtual assistants to in-house staff, because you only pay them for the work they do and you can select people that already have the knowledge and skills you need so there's no training involved. I still don't have any full-time staff; people find it hard to believe I could create so many successful businesses but not have a full-time team. I figure it's my business and my life and I get to create it how I want and this suits me just fine.

Do you recall making a conscious decision to be a millionaire?

Absolutely. Around 1999 I was divorced with two children, more than \$100,000 in debt and on welfare; I honestly felt I'd been dropped into the wrong life. It's not so much that I wanted to be surrounded by lots of money; it's just that I felt all my choices had been stripped from me. I couldn't afford to go to yoga, join the gym, buy fresh flowers, attend a seminar or travel. I felt imprisoned by my lack of finances. It was then that I decided to find out what made people wealthy and do what they did.

'If you want to be successful, find someone who has achieved the results you want and copy what they do and you'll achieve the same results.'

Tony Robbins

Who are the mentors that have inspired you? What important lessons have you learnt from them?

Mark Victor Hansen (creator of the *Chicken Soup for the Soul* series, which has sold more than 100 million copies) was a massive inspiration to me. I'm not the most organised person on the planet. I usually have no plan in my business; I change my mind every day (sometimes every hour, and often every minute). So to have him up on stage talking about the massive success he's created, and realising he's just an 'all over the place' male version of me, was so liberating. After hearing him I started to believe I could do anything — he really is a no limits thinker. I thought about how cool it would be to spend

more time with him and tap into that mind of his. And to think, just a few years later we were on safari in Africa together, with him cracking jokes non-stop and masterminding business ideas. You're beginning to get an idea of why I love my business so much — there's definitely more fun than work going on!

Do you continue to practice your personal development even now?

My entire business is based on the personal development industry, so I'm in heaven — I get to continue to learn and grow and transform myself and my business, and I make money from it at the same time — it doesn't get any better than that. I love the spiritual side of personal development, so I get right into affirmations and visualisation and setting my goals and creating vision boards and treasure chests and desire statements — all that fun stuff. That's why I wrote *How to Be Wildly Wealthy FAST*, because I used so many different techniques on a day-to-day basis to turn me into a money magnet and I just wanted to share them with the world.

Is there a significant quote or saying that you live by?

'Life is not measured by the number of breaths we take, but by the moments that take our breath away.'

Was it hard to earn your first million?

If you count from the day I started work, then it seemed to take forever, but once I found mentors, changed my mindset and applied what I learnt, it all started to flow very quickly. Drop by drop, and then the trickle started and then the river developed and then the flood of prosperity just poured in. The real turning point was when I decided to learn about the internet. Once that happened the floodgates opened. The opportunity to connect with millions of potential clients and customers around the world for next to nothing is something every business should have. Honestly, if small businesses don't have a website these days they have to be insane. It's what allowed me to create millions; there's no way I would have been able to do that through the traditional business building routes. The internet is the golden key to business success — I love showing business owners how simple it is to get a web presence and begin building their business faster than ever before.

As a millionaire, what is the most common question you get asked and what is your answer?

‘What is the one thing you did that changed everything?’ And because there wasn’t just one thing, my answer is, ‘Create a millionaire mindset, find a mentor and apply what you learn.’ It really can be that simple.

In your opinion, is it harder for women to create significant wealth?

From my own experience, absolutely not. Remember, just nine years ago I was on welfare; now I’m a millionaire. Today there are so many amazing women mentors who are willing to support other women to create success. It’s a fabulous time to be a female entrepreneur.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

The magical moments money has given me are the opportunities to travel. I’ve taken my children to Peru where we trekked the Inca trail to Machu Picchu; we’ve flown by helicopter over the vast mountains in Hawaii where they filmed Jurassic Park; we’ve skied Coronet Peak in New Zealand; we’ve watched the wildebeest migrate over the Serengeti plains, and we’ve climbed Mt. Kilimanjaro in Africa. I even took my daughter to New York City to see Broadway shows and join her as she shopped ‘til she dropped (I am not a shopper, so that was a big deal!).

For those people who say money doesn’t buy happiness, they’re missing the point. Money gives you the opportunity to do more things that truly make your heart sing, and experiencing our beautiful planet is definitely what does it for me.

‘Some pursue happiness, others create it.’

Author Unknown



Can you describe a typical day in your life?

A typical summer’s day is up at 5am for my training session at the beach at 5.30am. Then it’s back home for a swim in my magical pool.

I've created my own personal oasis on the Sunshine Coast in beautiful Queensland.

By 7.30am I'm starving so I blend up a fruit smoothie (mango, banana, raspberries and coconut is a favourite) for breakfast and turn on the computer to check my emails.

Until lunchtime I just do whatever work I feel like doing — often I have an international teleconference with around 1000 people and I spend the hour inspiring people all around the world (which usually leaves me feeling inspired too). What I do doesn't feel like work to me.

In summer I work in my bikini and am in and out of the pool all day long.

At 2pm I usually have lunch watching Oprah — I like to keep abreast of what she's doing as I plan on being on her show one day.

Any time during the day when I feel like a break I'll wander outside to my tropical garden and lie on the daybed in the Bali hut and just soak in the scene. I have two beautiful acres surrounding a natural lagoon and the local kangaroos love to come and graze on my lush green lawns. I've had up to 17 at a time visit me!

I work until about 4pm; then it's my time and family time, catching up with the kids, sometimes an evening class of yoga or meditation, walking the dogs on the beach and dinner... but usually I just relax at home.

I have to confess I have a bit of an addiction to the computer, so I'll usually check my emails after dinner or surf the web trying to discover more great success tips to share with the 90,000+ people on my database.

Do you support a charity?

I donate to a number of charities, and my favourite is Opportunity International. They micro-lend money (mainly) to women in third world countries to start their own businesses. The venture could be as simple as selling fruit by the side of the road, or weaving baskets or making candles. It only takes around \$100 to get them started, and once they start to make money often their business grows and they're able to hire others. It can have an amazing effect not just on their life, but also on their family's and the wider community. I'm all

about encouraging entrepreneurs and definitely about giving people a hand up rather than a hand out.

What do you believe are the essential qualities or personal attributes of a successful person?

Definitely a willingness to learn, to be flexible, resilient, persistent and passionate. I can't keep count of the times I've been knocked down, knocked back, told 'that's not possible' or that something simply couldn't be done. I won't take no for an answer and my persistence and passion has kept me going and helped me create the amazing success I have and I want all other women to have that same opportunity.

'You can do anything you wish to do, have anything you wish to have, be anything you wish to be.'

Robert Collier

What do you think stops people from achieving the level of success they desire?

Not believing in themselves and feeling like an island. That's why I've created an online community for women so they have ongoing support and people to connect with and bounce ideas off. You can create amazing things when you tap into the power of a mastermind through like-minded people!

What is the most important piece of advice anyone has ever given you?

Don't listen to other people's limitations.

What is the most you have ever earned at once, i.e. in one transaction, one business sale, for one speaking engagement?

Although it wasn't one single transaction, I made more than \$403,000 in a single month. Now considering just four years earlier I was on welfare receiving just \$15,000 a year, to build a business using the

power of the internet to make me more \$403,000 in one month was simply mind-blowing. That's why I teach other people how to build a business or grow their business using the internet; it is the most powerful leverage on the planet.

What is the most you have ever spent on a single purchase?

While this wasn't even close to being the most expensive, it was definitely the most memorable. I love my fruit smoothies and make them every morning for breakfast, so when my blender broke down soon after launching www.WildlyWealthyWomen.com, I went to the store to buy a new one. I vividly remember standing in the blender aisle of Target and for the first time in my life I knew beyond a shadow of a doubt that I was going to be a millionaire, and that I could buy any of those blenders, not just the cheapest, and that money was never going to be a challenge for me ever again. I was just staring at all the blenders and crying. After spending so many years going without, the enormity of what I had created suddenly hit me and I was filled with gratitude – that's my 'happy tears in the blender aisle of Target' moment!

Do you look at the price tag of things at the shops?

Absolutely! I am the queen of frugal and while I love to buy, I can't see the point of spending more than you have to. So yes, I still check around and get the best bang for my buck.

What keeps you from retiring and lying on the beach every day?

Mainly because I love what I do and it doesn't seem like work. Plus, my businesses give me the freedom to go to the beach just about every day anyway, so I have the best of both worlds.



Sandy Forster has offered her amazing Powerful Prosperity Package valued at more than \$345 to all readers of *Ms Millionaire*. The information in this awesome gift will help you to create more abundance and success in your life.

Bonus 1: Millionaire Mindset Audio Guided Visualisation. Listen to this powerful audio and you will instantly move into a more prosperous abundance vibration that will allow you to easily and effortlessly create wealth and success in your life.

Bonus 2: Millionaire Money Game. Take part in this empowering 6-week email course that will expand your prosperity consciousness forever and allow you to become a magnet to money.

Bonus 3: Affirmations for Your Abundance Audio. Listen to the powerful affirmations to create the prosperity, riches, abundance and wealth you desire. Yours to listen to as you go about your day, or as you drift off to sleep and imbed the affirmations deep within your powerful subconscious mind.

To collect your gift, scan the QR code in the book or go to www.MsMillionaireBook.com.au/moneymakers



Books by Sandy Forster

How to be Wildy Wealthy FAST

Chapter 3

Rhondalynn Korolak

Imagineering Millions



A handwritten signature of Rhondalynn Korolak in a cursive script. The signature is written in black ink and is positioned below the portrait.

'Day by day, the obstacles and challenges I have faced have been slowly bending, moulding and shaping me into the woman that I am truly meant to be.'

Rhondalynn Korolak has a creative and inspiring story that proves that you can 'be, do and have anything you set your mind to'. From humble beginnings, and overcoming formidable obstacles, to success as a leader and entrepreneur, Rhondalynn is one of the most dynamic and inspiring authors and speakers on business acceleration, leadership and mental toughness. She has a natural ability to motivate, lead and empower others to unlock and achieve their full potential.

Rhondalynn was born in 1967 and raised in Medicine Hat, Alberta, Canada. She holds degrees and professional designations in both law and public accounting from the University of Calgary and is a certified Master Practitioner of neuro-linguistic programming (NLP), thought field therapist and clinical hypnotherapist. She is the author of *On The Shoulders of Giants*, *Financial Foreplay* and *Imagineering Your Destiny*, and has been featured by Channels 9 and 7, *Sunday Life* magazine, *Sydney Morning Herald*, 3AW, JoyFM, *The Leader* community newspapers, *Grazia*, *Marie Claire*, *Virgin Voyeur*, *Working Woman*, *Latte*, Australian Businesswomen's Network and numerous North American radio shows and publications.

Rhondalynn has amassed more than 16 years of senior management experience (in Australia and Canada) with Price Waterhouse Coopers, Macleod Dixon, Suncor Energy, From Here to Maternity, Max Factor, Covergirl, Village Cinemas Australia, FlyBuys and Coles Group Ltd. While working as a senior taxation lawyer and manager, Rhondalynn specialised in resource taxation, estate planning and M&A.

As an entrepreneur, Rhondalynn founded Imagineering Unlimited in 2007 to serve the growing demand for customised training, consulting and results coaching solutions based on leading edge, scientifically proven technologies. That mission is realised via transformational events, seminars, training and coaching curriculums that ignite the quest for self mastery while offering practical and proven techniques to rise above challenges and realise goals. Her mission is to lead, coach, and inspire individuals and groups to live abundant lives filled with purpose, fulfilment, contribution, and passion.

As one of Australia's most respected authorities on personal development, peak performance and business acceleration, Rhondalynn helps entrepreneurs who are experts in their field attain national and international presence and success by unlocking their infinite potential.

Rhondalynn makes her home in Melbourne, Australia.

What is your most vivid memory of being poor?

I grew up in an upper middle class family — we had a beautiful house in a new neighbourhood and pretty much anything a kid could wish for up until the year that I turned 12. I was actively involved in piano lessons, ballet training and competitive figure skating at an elite level, which was incredibly demanding and expensive for my parents.

I distinctly remember my Father coming home that year from an extended trip down east to Montreal, Quebec, Canada for business. He packed up all of his things, told us that he was leaving and I didn't see him again for more than a year. My parents got divorced that year and we had to sell our home and move into something smaller way across town. My Mother sacrificed a lot in order for us to live in that home. She received a lump settlement in the divorce to put down as a deposit but my Father left the country and rarely (if ever) paid the child support that he owed.

My Mother often went without in order to make ends meet, pay the mortgage, keep the utilities on in the winter and ensure that we had clothing to wear to school. It wasn't unusual for our cupboards and fridge to be virtually empty. Many times her parents (my grandparents) had to help her out financially so that she could keep us in that home and ensure we had food to eat. She was incredibly reliable and a very hard worker and we never really understood or appreciated how much she sacrificed for us until after she passed away.

Were you a high achiever academically at school?

I had the best start to school that any child could get. My grandmother used to baby-sit me everyday up until I first went to school. She taught me how to read, write, add, subtract, count money and do many of the things that most kids wait until grade one or two to learn. I started school with an extraordinary amount of confidence and knowledge and that 'head start' had an incredible and invaluable impact on me. I felt good about my ability to pick things up quickly and I absolutely loved to learn — that is an attitude and a mindset that I have maintained throughout my life.

I graduated near the top of my class at high school and went on to complete two degrees at university — a Bachelor of Commerce

(double major finance and accounting) and a Bachelor of Laws. I later went on to complete my articles for both law and accounting and became a practicing taxation attorney and chartered accountant with a leading law firm in Calgary and also Price Waterhouse Coopers. After moving to Australia for work, I eventually became interested in personal development and retrained to become a clinical hypnotherapist, psychotherapist, master of neuro-linguistic programming and a thought field therapist. To this day, I continually look for ways to upgrade my skills, read as many books as I can and participate in courses to learn more about personal and business development. I am also a published author.

What was your first job and how much was in your first pay packet?

I started my first job at the local shopping mall in my hometown at the age of 14. I was working in a shoe store as a part-time sales assistant and my first pay cheque was for \$74. Unfortunately, at this job, I also discovered my weakness for buying shoes and I promptly spent most of my first pay cheque on a beautiful pair of black wedges that I had my eye on in the store!

Did you always know the career path you wanted to take?

As a teenager, I was always very interested in becoming a psychiatrist or orthodontist. I was not suited for either of these since I had a strong aversion to the sight of blood — mine or anyone else's — and I was afraid of needles. My Mother had started in the hospital as a lab technician before I was born and slowly worked her way up to department head of histology. She never graduated from university and she would have been thrilled if I had decided to pursue a career in medicine. However, she was very proud that I achieved both my business and law degrees. I practiced as a taxation lawyer and accountant for about six years before I decided that I was more suited to own and manage my own retail clothing business.

I had worked in retail for more than 10 years while I was going through school — I loved it very much but never considered it as a real career choice. My parents would have been disappointed if I had selected a career in retail versus pursuing a professional degree and designation. However, retail was in my blood somehow — I loved it. I absolutely thrived on the sales and client interaction and I felt more alive and challenged in an entrepreneurial environment than I ever

did in a big firm setting. After starting and building my own company in Canada, I relocated to Australia and worked in senior management roles with Max Factor, Village Cinemas and Coles Group Ltd.

In the past few years, my interest in psychology and the science of the mind re-surfaced. I began re-training myself to assist others to achieve their peak potential both personally and professionally.

What is your business and what services does it offer?

Imagineering Unlimited (www.imagineeringunlimited.com) was conceived to lead, coach, and inspire people to live an abundant life filled with purpose, fulfilment, contribution, and passion.

That mission is realised via transformational events, seminars, training, software and coaching curriculums that ignite the quest for self mastery while offering practical and proven techniques to rise above challenges and realise goals. Imagineering Unlimited offers practical and effective solutions for individuals, organisations, sporting teams and corporations.

Imagineering Unlimited is also the founder of an online proprietary software, Imagineering Profit (www.imagineeringprofit.com), which pinpoints the financial pain in a company and allows the business owner to focus their attention, ask better questions, make informed decisions and take action that produces enhanced bottom line results.

What makes your business stand out from your competition?

There are literally thousands of coaches in Australia delivering one-on-one coaching to businesses at a rate of \$1500+ a month. Many of these are stand alone operators with little or no systems or infrastructure behind them.

Imagineering Unlimited stands out above the crowd because we have put in place powerful systems and processes to quickly identify challenges and opportunities for our clients (based on the insights we glean from their financial statements) and deliver results to the bottom line. Our unique, leveraged online business coaching model (www.imagineeringprofit.com) ensures that every business owner (regardless of size, sophistication or physical location) has access to the very best in terms of advice and mentoring with plans starting from as little as \$199 a month.

Many owners make the common mistake of assuming that they simply need more customers/sales or leadership training to fix the problems in their businesses. Oftentimes, the financial numbers tell us a very different story. In fact, lack of cash flow is the number one reason that most small businesses go under in this country. We assist our customers to identify where cash is trapped in their businesses and we give them the tools to unlock it and prevent the problems from recurring in the future. Once the owner understands the key drivers in their business, they are in a much better position to make informed decisions, set effective targets, communicate clearly and take action that will produce the desired financial impact.

Our entire coaching business is based on the solid foundation of a proprietary online financial analysis tool (Imagineering Profit) that is state-of-the art and regarded as the number one business improvement tool in the world.

What is your approach to marketing and how did you get your name out into the marketplace?

Initially, the bulk of our marketing budget went to fund the development of our brand (look and feel), the website and our [direct] customer contact mechanism. Currently, the bulk of our customers come to us via word of mouth, referrals and through exposure to my articles, interviews, videos and books. Content marketing and public relations are the two primary strategies that we have employed to establish credibility, build the brand and attract new customers.

Unlike most coaching businesses, we do not do telemarketing, free breakfasts, free coaching sessions or paid advertising in print media. I am strongly against offering services for free. I advise my clients not to do it in their businesses and we employ this same strategy at Imagineering Unlimited. In order to create real value and build respect between parties, there has to be an exchange of energy and compensation. It doesn't have to be much, but each party has to have 'skin in the game' in order to create an environment where each is committed to doing whatever it takes to get results.

'The way to get started is to quit talking and begin doing.' *Walt Disney*



What has been one of the biggest challenges that you have had to face in business and how did you overcome it?

The design and construction of the proprietary online financial analysis software (Imagineering Profit) was by far the largest and most intellectually challenging project I have ever undertaken in my working life. In fact, I consider it far more difficult than passing the bar exam or the uniform financial exam that I took to become a chartered accountant.

Financials can be very daunting; especially for small businesses owners who usually go into business for themselves because they are excellent technicians (good at what they do — beauty therapy, baking cakes, fixing plumbing etc.). Most small business owners have never been trained how to run a business effectively and most of them either dislike or are afraid of their financial statements. In creating this software, our intent was to take information that is complex and overwhelming and present it in a way that is easy to grasp for the average small business owner.

It is one thing to measure and perform tables of calculations. Any accounting software or excel spreadsheet can accomplish that task. It is quite another to deliver real insights and guidance that will drive and produce business improvement. This meant that the Imagineering Profit dashboards needed to be clear and compelling and that the implications needed to be explained in plain English. The site essentially needed to stand-alone. Not only did we need to crunch the numbers and provide key performance indicators, but also we needed to present them in a way that the customer could understand and use the insights to focus their attention, make decisions and take purposeful action.

I have a belief that if you can't explain what you do to a nine-year-old, you probably don't really understand it yourself. This core belief and our underlying intention to make a real contribution to the millions of hard-working business owners in this country fuelled our pursuit of solutions and technology despite the extreme level of complexity. Also, since we were first to market with a comprehensive online solution, there were very few other systems that we could look to for guidance and inspiration. We were very much pioneers in the realm of business improvement tools.

Did you have a change in your mindset surrounding wealth and if so how did you do it?

Absolutely! Up until about five years ago I had two fundamental beliefs about money and wealth that did not serve me:

1. Money brings out the worst in people; and
2. You have to work very hard to earn a lot of money.

Once I identified that I had these two beliefs and that they were holding me back from having the results that I wanted and deserved, I needed to go about changing them by replacing them with new and empowering beliefs. To do that, I used a simple NLP technique. In a nutshell, I closed my eyes and got very clear about each of the two beliefs that I didn't want. Then what I did was to move them over to a place in my mind's eye where I had beliefs [once] that I now knew were fundamentally untrue or ridiculous.

I then established two new beliefs that I felt were inspiring and empowering and would assist me to achieve my desired result. In my mind's eye, I visualised these beliefs, increased the intensity of the sights, sounds, colours, tastes and feelings I felt when I thought of them and I placed them over top of a belief that I know is absolutely true — in my case, my belief that the sun will come up each and every morning.

These shifts made a massive difference to me because they opened my eyes and my world to new possibilities — new ways of making money, easily and effortlessly, that never would have been open to me had I continued to view my life through old paradigms.

What techniques do you use to achieve your goals?

From my perspective, traditional goal setting seems like a very clinical exercise. Pick up any self-help or business book and it will tell you how to set 'SMART' goals — specific, measurable, achievable, realistic and time bound. While I agree with the necessity of these basic factors, I also think it is absolutely crucial to incorporate the element of dreams and the imagination.

By their very nature, dreams are illogical, irrational, non-sequential, without specific steps and difficult to measure. However, it is my observation that too many of us get limited in our goal setting by the constraints of our own imagination. We would all like to make an extra \$10,000 a year but we have no powerful, compelling reason *why*.

What exactly would you do with another \$10,000? That is the critical question to ask yourself. Connect with ‘what’ or ‘why’, and the ‘how’ will make itself known to you in the most miraculous ways.

Even so, \$10,000 is not a huge stretch in today’s terms. In my experience most of us never dare to aspire to double or triple our income. Why is that? The missing element in my estimation is the realm of dreams and imagination. By its very nature, a dream is something that is potentially unrealistic. However, dreams are incredibly powerful and compelling because they are about who you are becoming, not who you are now. Dreams and imagination lie within the domain of the subconscious mind. By incorporating this additional element into the goal setting process, we connect to the infinite resourcefulness of the subconscious and ignite a passion that will inspire and drive us towards our goals.

While you need the capacity to dream, you also need to be able to move that vision from the ethereal to the material, and that is where my goal setting methodology comes in.

M – Measurable result. How will you know when you get there, what exactly does the end step look like?

Y – Why? For what purpose/intention do you want it? Do not be afraid to dream big here!

R – Realistic and achievable. However, do not be afraid to set a longer-term goal that is a stretch or a challenge.

E – Ecological. Is it good for you, others and the planet?

S – Specific, clear and concise goals. Ensure your subconscious mind knows what it is working towards.

U – You have it now. The goal must be written in the present, as if you have it now, and signed by you.

L – Looking toward your goal, not moving away from what you do not want, action-oriented.

T – Time bound. It must have a specific achievement date.

With each of the above in mind, I recommend you select an area of your life that you would like to focus on and write a goal for it — family and home, career and finances, personal relationships, health, mental and educational, social and cultural or spiritual and ethical — and complete the following template:

Today's date _____

Achievement date _____

It is now, <insert achievement date> and I <your name> am/have

This now comes to fruition or something even better and I give thanks to the abundance of the universe for my incredible gifts, health, abundance and good fortune.

Signed _____

What have you found to be the best methods or strategies for keeping motivated and focused?

I don't believe in employing strategies for keeping motivated and focused per se. I'm not entirely convinced they would be of any real lasting value.

You cannot will yourself to be more motivated. It's not something you do; it's who you already are. If you feel as though you need motivation, it speaks volumes about where you are really at in your life. It suggests to me that you don't have a goal or something that you are truly passionate about. I have never come across a person who has a purpose or a compelling reason why they want to do something in their life that actually needs help with motivation. If you can get connected with a dream or a vision for your compelling future, motivation, enthusiasm and energy will show up in droves every day.

'We must have a theme, a goal, a purpose in our lives. If you don't know where you are aiming, you don't have a goal. My goal is to live my life in such a way that when I die, someone can say, she cared.'

Mary Kay Ash

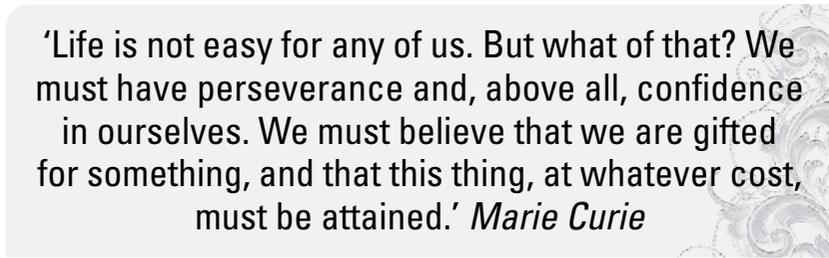
Who was your first mentor or inspiration?

One of the first and most significant influences was Dr Viktor Frankl, whom I never met in person. I was introduced to him and his work at a particularly impressionable time in my life, shortly after my Mother's death in 1992, and his teachings and philosophies had a profound impact on me.

After surviving imprisonment and torture in a Nazi concentration camp during World War II, Dr Frankl went on to write what I believe to be one of the most influential and significant books of our time, *Man's Search For Meaning*. It chronicles his experience, research and observation as both a psychiatrist and a prisoner. And it was in this amazing book that I first discovered that, 'everything can be taken from a man but one thing: the last of the human freedoms — to choose one's attitude in any given set of circumstances, to choose one's own way.'

In life we are all destined to face challenge and adversity. Dr Frankl's incredible story and life's work taught me the most important lesson that I have ever learnt in my life: 'It's not what happens to you that matters, it's what you are going to do about it.'

If you always remember to come from this perspective, I have a belief that you simply cannot help but be successful.



'Life is not easy for any of us. But what of that? We must have perseverance and, above all, confidence in ourselves. We must believe that we are gifted for something, and that this thing, at whatever cost, must be attained.' *Marie Curie*

Who are the other mentors that have inspired you? What important lessons have you learnt from them?

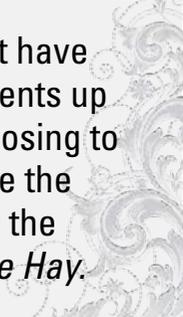
I have learnt a great deal from the teachings of Anthony Robbins, Robert Cialdini and Dr Maxwell Maltz.

Our success as owners and leaders is less influenced by what or who we know and more by whether others are actually willing to believe

and follow us. You can have the most brilliant product or service but if people don't like or trust you, they simply won't choose to buy from you.

Oftentimes our decisions about who we like and trust and what we 'need' are largely intuitive and automatic — they reside in the domain of the subconscious mind. These three great men opened my eyes to some of the most powerful knowledge and insights that I have ever learnt, both for my business and for my life in general. I realised that no event, in and of itself, has any meaning other than that which I choose to give it in my own mind. My thoughts and my language in fact determine everything — my present reality and my future.

I also discovered that you can in fact change the past. Our memory of the past is just one perspective of something that happened and it has absolutely no bearing on our future potential or outcomes. Knowing this simple truth can help us all to let go and forgive (both ourselves and others) so that we can move on confidently towards our bright and compelling futures.



'Your thoughts and beliefs of the past have created this moment, and all the moments up to this moment. What you are now choosing to believe and think and say will create the next moment and the next day and the next month and the next year.' *Louise Hay.*

Do you have a mentor today and if so why?

At any given time, I may have a number of different mentors that I am working with in various areas of my life — relationships, health, career, spirituality, finances etc. I try to surround myself with people that I look up to and respect because it challenges me to be more and do more with the talents and gifts I have been given in this lifetime.

Without a doubt, the most significant and influential mentor that I have had is my Mother. She passed away suddenly and violently

in 1992 – she was only 43 years old at the time. She was Head of Histology at the municipal hospital; in the 25 years she'd worked there she had rarely taken sick leave or been late, so when she failed to show up for work, the alarm was raised. She had been murdered in her own home two days earlier by three 16-year-old boys. Those boys had been given a key to the house by my 18-year-old brother. On the promise of a \$500 beaten-up truck as a reward, they went to her home in the middle of the night and brutally murdered her. They rolled her bloody body in a rug, drove her to the countryside and dumped her in a ditch. The next day, the boys and my brother cleaned up the house and went shopping to pick out the things they would buy when the insurance money came through.

By the time I was told, the boys and my brother were already in jail. I was 24 years old and I had lost my family. When I saw her body, although I knew it was her, all I could recognise were her hands. I could never do justice with mere words to the magnitude of that event. I could never explain the searing pain, shock, disbelief and numbness that eclipsed my life for years following her death. To lose such a loving parent was bad enough, but to do so at the instigation of my own brother was inconceivable.

I am by no means the only one to experience extreme trauma. Open any newspaper from Melbourne to London to New York or Tokyo and you'll read of some disaster that's fractured someone's life. A senseless killing that will haunt those connected for years.

And I learned that life's not always pretty. It's hard, it's messy and it's unpredictable. It's often stranger than fiction and it can break your heart. But real life is also magnificent, beautiful and awe-inspiring. We each are a composite of the experiences and conditioning we grow up with. There is goodness and kindness all around us and we survive or prosper because we are able to stand on the shoulders of giants.

Giants can take the form of great philosophers and scientists, great presenters, poets and writers. Perhaps, more importantly, they can take the form of a good friend, a wise elder, a loving stranger or a protective teacher – everyday heroes who profoundly touch our lives and change its course without ever really knowing the gift they have given.

In business and life, it is impossible to see your own blind spots. We all have areas that we need to improve on and the only way to do it is

to model people who are more successful than ourselves and to seek out the guidance of mentors and advisors. If I have achieved anything in my life it is simply because I have been privileged to stand on the shoulders of some amazing everyday heroes and giants in my life.

Do you continue to practice your personal development even now?

Ninety-nine per cent of what we do as human beings every day is purely based on habit, good or bad. There are a million examples of ways that each one of us holds our own success back in different areas of our lives by doing unproductive habits from time to time. None of us are immune to the effects of this.

To make lasting change to deeply ingrained habits using willpower and positive affirmations from time to time is not realistic. Everyone knows that positive thinking is undependable and produces inconsistent results, at best. The self-image on the other hand underpins our level of emotional intelligence (EQ), which is now recognised as being an even more important measurement for success than the IQ.

It has been scientifically proven that our brain circuits take engrams or memory traces, and produce neuro connections only if they are bombarded with the information for 21 days in a row. This means that our brain does not accept 'new' data or habit changes unless they are repeated each day for at least 21 days, without missing a day.

My life is constantly evolving and with it new opportunities and challenges are presented to me with respect to areas of my life where I want to develop and grow. Change is inevitable but not necessarily immediate. It requires consistent effort on my part, every day for at least 21 days to break down old patterns of self-sabotage and install new and productive habits.

I try to make time every day for transcendental meditation or self-hypnosis in order to quiet my mind and reconnect with knowledge that is far deeper and more profound than simply what I know in my own mind. I am also an avid reader of personal development books and I enjoy attending courses that expose me to new levels of thinking and interesting perspectives.

Is there a significant quote or saying that you live by?

‘The finest steel goes through the hottest fire’ by Richard Nixon

Many of us worry every day about what’s around the corner. It is so easy to get caught up in thinking about financial difficulties, illness, global events, or even our own mortality, that we often forget to dedicate any of our time and energy towards actually living. I am thankful every single day for the knowledge that no matter what happens, no matter what life brings my way, it will never break me!

This simple little quote allowed me to see, for the first time, that I am who I am, not despite losing my Mother to a horrible tragedy when I was 24 years old, but because of it. I can’t change the past no matter how much I want to but I can change ‘right now’ and by doing so I can certainly change my future. I realised that I have a distinct advantage over most people — I had already experienced the worst thing I could ever imagine, and survived! I am 100 per cent confident I can and will handle anything that life throws at me, because I already have.

Yes, I have scars, but they are not ‘terminal’ blemishes as I had once thought, they are not evidence of my defects or validation of my lack of worthiness. They are the result of the ‘hottest fire’ and they have empowered me to emerge with the strength and unbending determination of ‘the finest steel’. This quote is a simple reminder that life isn’t easy but perhaps it was never designed to be! Amazing things can happen, character and strength often develop through the most challenging of circumstances, and whether the heat destroys you or sculpts you is entirely up to you.

I used to be frustrated and overwhelmed by all the obstacles and hardships that I encountered on the journey towards my ideal life. I saw these as hindrances that held me back and prevented me from really living my life to the fullest and achieving my potential. But then one day I realised that the trials and tribulations *were* my life. As Bette Howland once said, ‘For a long time it seemed to me that real life was about to begin, but there was always some obstacle in the way. Something had to be got through first, some unfinished business; time still to be served, a debt to be paid. Then life would begin. At last it dawned on me that these obstacles were my life.’

Day by day, the obstacles and challenges I have faced have been slowly bending, moulding and shaping me into the woman that I am truly meant to be.

I have experienced some incredibly challenging times in my life but I am not alone. There are millions of people the world over who have been forged by intense heat and pain and many of those have risen to meet the challenges they faced and fought to survive.

In your opinion is it harder for women to create significant wealth?

The only barrier or impediment to wealth is your mindset. Empty pockets, being a woman or being born on ‘the wrong side of the tracks’ never held anyone back. Only empty minds, lack of persistence and empty hearts can foretell failure.

One of the easiest and most reliable ways to make your fortune is to leave the employ of someone else and start your own business. Women start more than half of the new businesses in this country and most are excellent at managing money. In fact, in my experience of coaching and mentoring thousands of executives and business owners, women make excellent clients because they are very bright, resourceful, hard working and tenacious.

Sometimes we as women are our own worst enemies because we subscribe to beliefs or mindsets that limit what is possible. Wherever possible, we need to support and encourage each other to bust through the boundary conditions of this thinking and unleash the incredible success and wealth that we all deserve.

What do you think stops people from achieving the level of success they desire?

In a word — self-sabotage. In fact, we are all our own worst enemies.

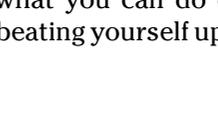
Now you may be asking, ‘But why on earth would I want to sabotage myself?’ That’s a complicated question with a very simple answer: because your mind is wired that way; self-sabotage is an automatic response of the subconscious mind.

The subconscious is very powerful and it does not think. It can only act or create based upon what is perceived to be of value. That value

is established by the sum total of our experiences and conditioning — every event that we have experienced and the meaning that we have chosen to attribute to those events.

Where there is a marked difference between conscious experience (i.e. wanting to have a successful career, a new sports car or be the ideal weight) and what you believe you actually deserve (or think is possible), self-sabotage will automatically occur to adjust your experience down to the subconscious expectations that you have for yourself. In every way, you will act to limit success externally to match your own internal limitations and in many cases, you may not necessarily be aware of what those self-imposed, unconscious limitations are.

In fact, all unproductive habits, self-sabotage and patterns of negative behaviour can be re-written. It doesn't matter whether you are an athlete, celebrity or just an average person looking to become more successful in your life, self-sabotage is actually reversible! By feeding positive and empowering thoughts into our minds, every day for at least 21 days in a row, we can all re-write negative conditioning from the past, move beyond perceived limitations and begin attracting more of what we say that we want consciously.



'The world is your mirror and your mind is a magnet. What you perceive in this world is largely a reflection of your own attitudes and beliefs. Life will give you what you attract with your thoughts. Think, act and talk negatively and your world will be negative. Think and act and talk with enthusiasm and you will attract positive results.' *Michael LeBeuf*

What are your five tips for reaching greater levels of success?

1. Ask better questions. Focus on what you can do differently to create the result you want versus beating yourself up for mistakes that you have made in the past.

2. Take a step forward every single day, even if it is just a small one.
3. Be clear about your priorities. There is always enough time to do everything that is actually worth doing.
4. Surround yourself with the right people. Don't try to do it all on your own; learn by standing on the shoulders of the giants in your life.
5. When you are afraid, choose courage. The only way to overcome fear is to find a calling that is far greater than your fear.

'In order to succeed, your desire for success should be greater than your fear of failure.' *Bill Cosby*

What is the most important piece of advice anyone has ever given you?

Never give up on your dreams because everyone else already has!

I am very careful about who I confide in with respect to my most cherished hopes and dreams. I have found over the years that people can only listen and give you advice based on what they have tried and failed to do in their own lives. Many people have a hard time relating to visions and plans that are outside of their 'normal' experience or comfort zone. In fact, it is very common for people to grossly overestimate what they can do in a day but severely underestimate what is possible to achieve in their lifetime.

The best thing you can do is to believe in yourself and always back your ideas 100 per cent. People will naturally be attracted to a leader who is confident and bold. Success is 10 per cent genius and 90 per cent attitude and execution.



Books by Rhondalynn Korolak

Financial Foreplay

On The Shoulders of Giants

Sales Seduction

Chapter 4

Trish Davies

Investment Millionaire



Trish Davies

'Changing my mindset surrounding wealth was progressive and still is ongoing and will be forever.'

Born in Luton, England, in 1967, Trish Davies and her family immigrated to Sydney in 1977. After leaving school at 15, Trish studied accounting at TAFE and spent the next 15 years working as an accountant. A marriage breakdown left Trish with no money and a lot of decisions to make, one of which was to go to university to study commerce full-time. On graduation she took a role as a commercial accountant with local government.

During the almost four years she worked in local government, Trish bought multiple investment properties in the Hunter Valley. She targeted 100-year-old federation houses with loads of old features, charm and character. After renovating to add value, she rented the properties. Trish featured in *The Sunday Telegraph* with one of her renovated properties in an article titled 'Making a Contribution to the Renovation Boom'.

In 2006, Trish had developed enough property to leave her job as an accountant and pursue her love for real estate. She travelled to the United States to seek out the best in coaching and mentoring. Bob Proctor and Loral Langemeier took her on a journey of self-discovery and wealth creation. While travelling, Trish built her property portfolio to include the US and Mexico. Loral's network gave her lots of cash flow opportunities, including ownership in gas and oil wells. All of these investments are giving her double-digit returns.

That same year, Trish started a business and took it international to 750 distributors worldwide. She currently has a multi-corporate strategy in the United States, owning five companies. She continues to buy in the US and teaches others to do the same through her business and real estate coaching company.

Trish lives on a rural property in the Hunter Valley with her partner and daughter. In her spare time she enjoys spending time with her family, travel, reading, and snow skiing.

What beliefs about money did you grow up with?

I was conditioned about money from a very young age. In fact, most of our beliefs are defined between the ages of one and eight years of age. Our beliefs are not our ideas or goals about money. Our beliefs drive our results.

Between the ages of one and three I lived in a caravan with no electricity, only gaslights. The water used to freeze in the winter, we had no washing machine and my bed was the bathtub. Dad was an apprentice with a small wage so money was very scarce; Dad packed up smoking so he could afford to buy a vehicle for his work.

My parents were only 18, living on one wage – half of which went to the caravan site fees – and with no outside help. The best thing they did was to pay off the caravan so they had an asset to sell. They decided to break the cycle and be the first in the family to own a house. They moved to a family suburb and bought their first house. This is where my brother was born.

There was no conversation around money; I think the most harmful way in which we are conditioned is that we are not taught to have conversations about money. For many of us, money was a shameful thing and to talk about it brought up heated battles or stressful conversations. We grew up hearing about never having enough, covering the bills, not being able to afford things, that money doesn't grow on trees... As we grew up, we were taught to manage money, but not control it, nor talk about it.

I had a good upbringing with parents that loved each other and are still together today. No one on either side of my family had ever separated or divorced. We left England and immigrated to Australia when my parents were both 29 years old, I was 11 and my brother was eight.

To my parents, Australia was a land of wealth and opportunity.

Here, they discovered the power of leverage with real estate. Both parents had great jobs and decided they would purchase a holiday house on the beach and renovate it. We spent a lot of our weekends at this house.

Within a few short years the house next door came up for sale and my parents purchased that one also. They then purchased another

within a 10-minute drive from their other homes. All of the houses they bought needed major cleaning, painting and repairs. Over time these houses just kept going up in value.

My parents always taught me, 'You need to study and go to university to get a good paying job to get security.' In fact, I learnt more from my parents about how to create wealth and security than from all of my schooling and later, my university degree in finance. The life education on real estate gave me the absolute confidence that real estate, and not a job, would provide me with independence, security and stability in life!

What was your most vivid memory of being poor?

We had started an electrical business and my husband was an electrician. Over time, the real estate that I had purchased was sold to support the business, our lifestyle and to buy motor vehicles. By May 1995, my daughter Emily was born and so were the problems in our marriage. The business just existed and so did we.

I found my husband was running away from the problems. The end came when he decided to take the money from an electrical job and go snow skiing for a week. He did not tell me he was going; I had only a couple of dollars in the bank. It was winter and there were holes in the ceiling and walls of the house from renovating. It was this day in 1997 that I decided I would leave. I packed the car with just enough belongings and left for my parents' house.

I had no job, no personal belongings, no college qualification, no money, no home, just me and my daughter and enough things that could fit into my car.

I started again... I began a full-time university degree in commerce. I managed to find a part-time job two days per week. I borrowed \$20,000 from my parents to buy a house and start renovations. I bought a house that needed loads of work, and most of the painting, cleaning and handyman work I did myself.

During the separation I suffered terribly. Coping with the loss of a partner and assuming additional roles and responsibilities – being everything to everyone was taking its toll. I went through depression, guilt, anxiety, loss and loneliness. What kept me from feeling these negative emotions was focus on my future with my daughter. I

focused on renovating my house, my college degree, my work and my daughter. There were some challenges but I got through them each and every time.

The biggest emotion I faced was the feeling of inadequacy when I had to be classified as a single parent and go to the government for financial support.

On 13 October 1999, we received news that Emily's father was killed in a motorcycle accident. It was devastating, with lots of mixed feelings. I went through sadness for the loss of a husband (we were still married) and guilt for the separation. I now found myself with the label of widow, not separated.

I am now a lot more experienced in developing multiple sources of income. I wish that back then I had that knowledge. I would have created additional streams of income immediately. This would have eliminated the need to go to the government for financial assistance. I did, over time, draw on my knowledge and experience of real estate to help me create financial freedom for my daughter and myself.

What was your first entrepreneurial experience as a child?

My first entrepreneurial experience happened as a young adult. I was always very advanced for my age, and also very street smart. My teenage years were spent growing up in the south-western suburbs of Sydney, in Chipping Norton. I was hanging out with kids much older than me.

At 19 years old I decided that I wanted to buy my own home. I purchased a two-bedroom first floor apartment for \$39,000 in Harris Park, an outer suburb of Parramatta. It was cockroach ridden and needed a complete renovation. Mum and Dad helped, and I spent a total of \$3000 on renovating the bathroom, new paint and carpet. I sold it four years later for \$119,000. That was the beginning of my love for real estate.

I now teach my daughter financial literacy. When she was young I set up a financial system with her. I bought a small button box from the supermarket, with different compartments. I told my daughter that this box was now her 'company' and that she should give it a name. When she receives her pocket money or gift money, it is split between the different compartments:

- 50 per cent investments
- 25 per cent income
- 10 per cent book club
- 10 per cent presents
- 5 per cent miscellaneous school.

This teaches her some basic financial skills and it can be done for any child at any age. It starts them talking the language of finance.

'If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.' *Billy Graham*

My daughter's first entrepreneurial experience was running her own business selling free-range eggs. We sold the eggs for \$3 a dozen and the money received went into a separate container. From this money she paid for the chicken feed. This is great education into finances and running a business. Entrepreneur Jim Rohn says, 'I teach children to own two bikes one to ride and one to rent.'

Always remember that you are the parent in your house and what that means. You will lead by example to your children. This will reflect very positively when taking control of finances. Finances are one of the biggest areas in which stress can take its toll. Get the finances sorted out and focus on creating multiple sources of income, and your other responsibilities as a parent will be so much easier. I now specialise in multiple sources of income and I call them 'Cash Machines', something my mentor Loral Langemeier from Live Out Loud calls them.

Were you a high achiever academically at school, and what level of education did you complete?

By the time I hit high school, especially Year 9, I was more out of school than I was in school. I was not enjoying it, struggling with all of the subjects. I left school at 15 years old and started work as a receptionist. I didn't enjoy school, and the day I left was a good day for me and for my school. I failed commerce with a score of 23 per cent and I just managed to get my School Certificate. My parents were disappointed but I was just happy to leave and get a job.

By 2005 I had finished a full-time university degree majoring in Financial Accounting and Management Accounting and was working as a corporate accountant. I had also accumulated enough property to leave my job, which I did. By 2006 I had created \$50,000 per year passive income with my investment in real estate and other cash machines. My property portfolio was valued at \$2million.

What was your first job and how much was in your first pay packet?

My very first job was working at Woolworths, Moorebank Shopping Centre, part-time while I was going to school. My very first pay packet was \$25.

Did you always know the career path you wanted to take?

I was never really sure about the career path that I would take. I was happy to leave school at 15 and earn a wage. Starting off as a receptionist, by 17 years of age I had saved enough money to take a year off and travel to Europe, working in England and enjoying life. When coming back at 18, I got a job at the Sydney Showground as an accounts clerk. This started my career path in accounting. At 19 I decided to study part-time at TAFE and get my Associate Diploma in Accounting. Rather than choose my career path, I stumbled across it and just continued to get one job after the next in the same field.

What is your business and what services does it offer?

Wealth Options Within (www.wealthoptionswithin.com) helps Australians feel totally comfortable with purchasing in the US real estate market. As real estate coaches, we work with our clients on their journey to financial freedom by educating them and building an international property portfolio in order to secure their long term property investment goals. As our clients develop and increase their property portfolio, we continually monitor their progress and goals. We work aggressively with them to come up with a reasonable set of goals and achieve them.

One of the things I pride myself on is my unwavering commitment to providing my clients with the right support and advice over the long term. As Zig Ziglar said, 'If you can get everything they want, then you will have everything you want.'

What do you believe was your biggest sacrifice in getting the business off the ground?

My biggest sacrifice in getting my business off the ground was living with the inconsistency of income and cash flow. There is also a level of uncertainty that you learn to live with when getting a business off the ground. To help me with that inconsistency of income, I started another business in network marketing and created a substantial income in four months, and I still continue to receive income from this opportunity. I was also awarded an all expenses paid trip from Australia to Salt Lake City, Utah, and given shares in the company. Where there is a will there is a way.

This network marketing opportunity gave me business skills that I didn't develop while working as an accountant. I developed sales skills and presentation skills that will be with me for life. Everyone is a sales person, whether you're a parent selling an idea to a child or a manager selling a project to your staff. We all need these skills in life, skills that are not taught in our schools.

In any business, there are bound to be challenges that get in the way of your success, and sacrifices that have to be made. When you speak to any business builder they will tell you of the incredible sacrifices they have made, usually with their family, their lifestyle or cash flow.

I have teamed up with an accounting firm and I am now coaching businesses to growth and success. The biggest challenge that businesses have is lack of cash flow. A lot of business owners also struggle with the idea of sacrificing the wage that a job offers. I show business owners how to overcome their stops, limitations and fears that are preventing them from reaching their goals. You need to work on your mindset to tap your unlimited power within. Once you have done this, you'll make breakthroughs and realise that success sometimes does come with a sacrifice. I always ask business owners, 'What are you prepared to give up to make this happen?'

'Every worthwhile accomplishment has a price tag attached to it. The question is always whether you are willing to pay the price to attain it – in hard work, sacrifice, patience, faith, and endurance?'

John C. Maxwell.

I also show clients how to use the power of leveraged marketing to expand and grow their business. Once business owners see and experience this, then their business takes on a whole different meaning.

What have been your highlights in business?

The highlights of running my own business have been the people and networks that I have met and connected with both here in Australia and overseas. I am meeting like-minded people all the time. I also have more opportunities presenting themselves in one day than what I previously had in a whole lifetime.

What is your approach to marketing and how did you get your name out into the marketplace?

My best marketing approach has been to go to as many networking events as possible and connect with as many people as possible – go belly-to-belly with people and let them know what I do. I build up my database and then advertise my workshops. I run two two-hour workshops where I provide loads of value.

I also co-brand my workshops and work with other alliance partners and leverage off their database. It provides great warm leads and there are relationships already in place. Workshops give you an opportunity to educate your prospects while building trust.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Initially, my biggest challenge was my fear of public speaking. In my very early days I was so nervous to get up and speak that I would make myself feel sick. To speak for only a couple of minutes to introduce someone would make me so nervous. It has taken many years of practice getting up in front of audiences and six months with a local Toastmasters Group to overcome some of that fear.

If you had to start over, would you do anything differently?

I am happy with my business and my investment decisions and will continue to invest in real estate locally and in the US.

What are your secrets to being a top property developer/business owner?

- Get a coach and be coachable.
- Invest in your education and in personal development.
- Be open to new ideas.
- Go to seminars and workshops.
- Network and hang around like-minded people and groups.
- Create a database.
- Trust your intuition
- Build your team.
- Start to get creative, especially when it comes to real estate and marketing your business.
- Find a model/mentor, find out what they are doing and follow.
- Read books, plenty of them.
- Create good relationships and stay connected with them.
- Understand finance.
- Complete your due diligence and feasibilities.
- Get a mind coach – I have one.
- Take daily action; make sure they are revenue-producing activities.
- Have a plan.
- Set up entity structures.
- Have a vision and set goals.
- Make a decision.

Do you recall making a conscious decision to be a millionaire?

I made a conscious decision to be a millionaire when I became part of Loral Langemeier's Big Table. I had never even considered that it was possible before joining her network. She showed me the possibilities. I was buying, renovating, renting and holding old federation properties before joining Loral in the US, as it was something that I loved to do. I never really thought about how far real estate investing could take me. Then Loral showed me that I could expand my real estate portfolio from local to international by finding the right field partners on the ground in any state I wished to invest in. This opened so many wonderful real estate opportunities for me.

Did you have to change your mindset surrounding wealth?

Changing my mindset surrounding wealth was progressive and still is ongoing and will be forever. It all started with one book, *You Were Born Rich* by Bob Proctor. I read the book and was shocked that this information was out there and yet I was never taught this at school or university. I read this book and it changed my life. I then purchased his audio programs and while working as an accountant, I would go walking during my lunch breaks and listen to them. His program *You Were Born Rich* changed the way I thought about things. I listened to it over and over until I knew what words were coming next.

'Most people think they want more money than they really do, and they settle for a lot less than they could get.' *Earl Nightingale*

Being part of Loral Langemeier's program gave me more audio material that was very specifically geared towards creating sustainable wealth. This gave me the steps and tools to get me to my financial freedom day.

I listen to audio material every day when I am walking and exercising or driving the car. It is all about changing your thinking by re-programming your sub-conscious mind. The easiest way to do this is to make personal development a habit in your daily life.

The biggest impact you can make to change your mindset is action –to take the real estate transaction, or buy and grow the business, or invest in the opportunity.

What have you found are the best methods or strategies for keeping motivated and focused?

1. Balance. Too much or little of anything is not good for you. Try to strive for a balanced lifestyle – even amidst change, turmoil, personal changes, family life challenges and demands. Do not go overboard; do not stress and worry unnecessarily. Plan and take appropriate action and **DO NOT TRY TO DO EVERYTHING AND GO IT ALONE!**

If you get the opportunity, take one hour of time for yourself. In this hour exercise for at least 30 - 45 minutes and meditate for 15 minutes. I do an 'hour of power' every morning and part of that process is to exercise for 40 minutes. You don't need to go to the expense of a gym or a personal trainer; you just need to move! I walk and while walking I go through a process of gratitude. This helps eliminate any feelings of anger, resentment, frustration, etc. Mentally go through each of your family members and even your ex-partner and give the gift of gratitude to yourself and to them. It is the feeling of gratitude that is most important. You are passing very important messages to the brain and then the body.

'Of all the 'attitudes' we can acquire, surely the attitude of gratitude is the most important and by far the most life-changing.' *Zig Ziglar*



Also take some time to visualise. This involves being in a quiet place, closing your eyes and focusing on the life that you want to have. Visualise with great detail the car you want to drive, the house you want to live in, the holidays you would like to take with your family – even your perfect life partner if you are ready for that. This will put you in a state of expectation and you will be wonderfully surprised at how positive things will start to happen.

I display two large corkboards with pictures of all my desires on them – these are known as vision boards. You can practice your visualisation exercise in front of your vision board.

I will tell you a wonderful story... My friend in Phoenix has a vision board and cut out a picture of a very large apartment building and placed it on the board. She wanted to become an investor and invest in real estate. She had no idea where the building was. A few weeks ago someone approached her with an investment opportunity. They handed her the details and on the front of the book was a copy of the same building she had placed on her vision board. It was a promissory note secured by real estate; she was amazed!!

Vision boards can be great fun for everyone in the family to do. Give a corkboard and some old magazines and newspapers to each of your children. Spend an afternoon, and let their imaginations run wild. This teaches them the importance of goals and goal setting. Children are much better than us at using their imagination and they will have a wonderful time doing this. They also will be amazed when one of their goals comes true.

2. Calm down, don't slow down. You don't have to go at it full speed ahead, 24/7. It is important that you stay healthy, energised happy, and there for your family, and not burnt-out, tired, fatigued – or worse, ill! If you can afford supplements then this is the time to be taking them. I drink a daily juice blend of 19 wild and organic fresh fruits and it has been amazing for me, I have enjoyed loads more energy and my sleep patterns are so much better. I have also changed my eating habits, incorporating loads more 'live foods' and putting a lot more emphasis on green vegetables due to their alkalinity. Live foods help with your energy levels. Did you know that 70 per cent of our energy on a daily basis is taken up with digestion?

There will be more things to pay attention to than you will ever have time for. Find innovative, creative ways to decrease the demands on your time, for example by engaging the kids and getting them to help and prioritise. They will love 'building' the new family life together.

3. Goals. Setting goals, targets and priorities and putting things in broader perspective are all ways you can deal with this pace, stress and demands on your time and energy. You are in control of your destiny – you make the choices. What standards and quality of life are you setting for yourself, your children and your family? What timeframe do you have in mind to do what exactly? Where does your family want to be tomorrow, next week, in three weeks, after one month, within three months, at six months, or one year from now? These questions help you focus on process and progress, and bring balance and perspective to your situation. It can help you out tremendously.

I recommend you write your goals down and give the goals a date. Celebrate when you have reached your goal. Your goals can be in alignment with your vision board. It is motivational to see often how far you have indeed come. Focus your energies on the things that

make a difference and positive impact on your life and the life and happiness of your family and loved ones! It is perfectly all right to take a break once in a while as well and have some fun.

4. Finances. Budgeting and planning your finances, taking good care of yourself and your family on all levels, helps keep you motivated and focused. This can be done by looking around for multiple sources of income (MSI). Keep your eyes open for a good home-based business. This can supplement your full-time income or government support. Even an extra \$100 per month can make a difference. A home-based business will also give you some tax advantages at the end of the financial year. Do not try to cope alone, but build and take advantage of social and support networks around you.

I completely replaced my full-time income with a network marketing opportunity and I did this in 12 months. Do your homework, as there are lots of opportunities out there. It should not cost you more than \$100 to join a good home-based business. You may then have to auto-ship the product, order some brochures and start to share with family and friends.

Have a coach or mentor - do it! It will be the best investment that you ever make. I have been coached and mentored for the past five years and my growth and focus has been exponential.

Who was your first mentor or inspiration?

In 2004, a friend who traded the financial markets introduced me to Bob Proctor and his book *You Were Born Rich*. In 2005, I travelled to the United States to see him present his seminar, *The Science of Getting Rich*. He talked about the financial changes he made in his life due to a little green book he received. I also have made phenomenal changes to my life with the assistance of this little green book.

At *The Science of Getting Rich* seminar, a lady by the name of Loral Langemeier took the stage. She was amazing! Loral is a wealth creator and has a program where she develops people into millionaires. I made a decision to join Bob Proctor's Coaching Program and Loral Langemeier's Wealth Acceleration Coaching, and five months later I was enrolled in Loral's elite program, Loral's Big Table. It was the best decision I have ever made. Life has never been the same again!!

'Apply yourself. Get all the education you can, but then... do something. Don't just stand there, make it happen.' *Lee Iacocca*

As a result of these two mentors, I now own real estate in Mexico. One deal alone covered my coaching costs including travel for the whole year. I expanded my real estate portfolio here in Australia. I own multiple businesses and I coach business owners to grow and expand. I own five companies in the US and I am buying single-family homes in the US. I now travel back and forward to the US four times a year. I have developed friends all around the world. Breaking with the old and getting on with the new will be one of the best decisions you ever make. And it is a decision; once it is made you will start moving towards the new life you have been visualising.

Who are other mentors that have inspired you? What important lessons have you learnt from them?

I have many mentors that have inspired me, including Jim Rohn who taught me great life and leadership principles that apply to business, family, friendships and lifestyle.

In September 2007 I went to see Anthony Robbins in Sydney at his seminar, *Unleash the Power Within*. During that weekend I made some massive breakthroughs by walking on fire. He taught me the importance of energy and our body, and the food and exercise we need to live up to our full potential.

Bob Proctor taught me the importance of having a written goal that is in the now or the present with a date. He also taught me the necessity of listening to inspirational and educational material every day. Your mindset will change with the new conditioning. His programs gave me the discipline and the motivation to keep going.

Loral Langemeier is, and continues to be, my mentor. Loral is also a student of Bob Proctor. Loral teaches the eight fundamentals to creating sustainable wealth and her wealth cycle. She shows how you can learn to earn more money by building a viable business she calls a cash machine.

My partner continues to inspire me. He loves real estate and managing the renovations that we do together. He is an inspiration and a light for my daughter, Emily.

My family including Mum and Dad, my brother and sister-in-law Kylie have always inspired and motivated me, and I brainstorm with them every day.

I do it all for my daughter as a legacy to her. I want to be the best I can be for her.

Do you continue to practice your personal development even now?

I continually practice my personal development and will do for the rest of my life. Recalibrating, re-aligning and reorienting your life and that of your family are what this journey is all about. You can see it as a chore, a mountain to overcome, or a wonderful journey. That is up to you. There is attitude, aptitude and persistence required for this role. Personal development will help you with that journey. It will take an inner strength – a commitment and deeply rooted passion to start making things different. You can be a victim of fate or you can be a magician for the future of both you and your kids!

It is of utmost importance that you sort out for yourself what your situation exactly is, be realistic and plan for success not failure! Compromise is not an option. Results matter!

Having realistic expectations is part of the answer and solution. Lots would say it is part of the 'getting your house in order' phase of this process. It requires that you set out with clarity, and strengthen your life, your family, and your future - you will be shaping it all together.

Is there a significant quote or saying that you live by?

'The universe wants to give to you. The moment you begin to change your vibration to one of abundance, it will start sending you people, situations and opportunities that reflect your inner state.' *Money and the Law of Attraction*, Esther and Jerry Hicks.

In your opinion, is it harder for women to create significant wealth?

Most women are familiar with the concept of saving. However, the same does not hold true for wealth creation. While most of us have been taught from a young age that it is important to save, seldom have we been told to invest or build wealth.

The majority of women will become the sole financial decision-maker for themselves, their household and possibly their elderly parents. Most women are not prepared for this new financial role. Therefore, whether single, married, widowed or divorced, there are steps that a woman should follow to place her in a better position for financial independence.

The fact is, women are not as confident as men in making financial decisions.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

The ability to change other people's lives.

What can people do to stay on track, especially when times get tough?

When times get tough I talk to my coach. It is my coaches who help me get through the tough times, the frustration, and the challenges. Sometimes you can feel like you are alone in your business. Sometimes the people closest to you may have heard enough of the frustrations and challenges. A lot of people do not understand the reality of what it takes, day to day, to successfully manage a business. What I say is, 'See yourself as part of a team of people,' and that includes your coach and people who are there to support and encourage you. Be around people who understand the opportunities, challenges and demands of being in business.

While we like the idea of accountability, mostly we're hopeless at it. It is extremely hard to hold yourself accountable even when you have the best intentions. Having a coach gives you that accountability; you get things done and you implement those great ideas.



Trish has offered a gift of the book that changed her life, *You Were Born Rich* valued at \$25, to all readers of *Ms Millionaire*.

And if you are interested in investing in the US market she is also offering her teleseminar, *Introduction to US Real Estate*, valued at \$49.

Simply go to www.MsMillionaireBook.com.au/moneymakers or scan the QR code in the book to gain access now.

Chapter 5

Annie Stoker

Mindset Millionaire



Annie Stoker

'Open your mind to encompass all possibilities and you can achieve anything.'

Annie Stoker was born in England in 1969. After graduating from Bristol University with a degree in sociology, Annie moved to Australia in 1994 and continued her studies.

Annie gained a post-graduate diploma in transpersonal psychotherapy, diplomas in nutritional and herbal medicine and certification in neuro-linguistic programming, master results coaching, master hypnosis, kinesiology, advanced neurological re-patterning and emotional freedom technique, as well as training in voice dialogue and the psychology of the aware ego. She has worked with private clients for 18 years and taught seminars in various aspects of health, personal development and property mindset around Australia and in the US.

Annie worked with Michael Domeyko Rowland (author of *Absolute Happiness* and director of the film *Being in Heaven*) for 10 years and regularly toured Australia, New Zealand and the US as his manager.

Using money left to her by her grandfather, Annie bought her first property for \$123,000 in New South Wales at age 30 and was able to leapfrog quickly onto an investment property and then a large residential property. She continued to study investing and when she moved to Perth in 2004, Annie and her partner bought a further 12 rental properties in 14 months, taking their portfolio to a total of \$6 million.

Annie has spoken at Property Women seminars, been interviewed on radio shows in Western Australia and Queensland, and on Channel 9. She has been featured in articles in the *West Australian* newspaper and *Australian Property Investor* magazine. She is a co-author in the book *Property is a Girl's Best Friend* and the author of *The Personal Development Handbook*.

Annie's business, The Life Training Institute (www.lifetraininginstitute.com.au), runs retreat centres in Perth and northern New South Wales for her private coaching sessions and seminars.

What beliefs about money did you grow up with?

- You get what you pay for.
- Once it's gone it's gone.
- Look after the pennies and the pounds will look after themselves.
- Cheap and nasty.
- Money gets given to you.
- Women don't work.

What is your most vivid memory of being poor?

While we weren't ever poor, we weren't quite rich either. At primary school, however, I thought we were pretty well off. We had a bigger house and garden than everyone else in the local streets and we backed onto the extensive grounds of the boys' private school that my Father had been a headmaster of for 25 years. He was very well known in the area as somewhat of a local celebrity and that had always brought me a certain second hand status as the headmaster's daughter. I had free rein to roam around the grounds as a child while he was working, and even after he retired the school fields were still part of my playground.

We also had a second home in Cornwall, which was something of a rarity amongst my friends, where we spent most of the Easter and summer holidays. We generally went for one skiing holiday to Europe and one sunny holiday to Tenerife, Majorca or Cyprus each year. I loved horses from an early age and was lucky enough to get my first pony at 10. Both of my parents had grown up in houses with servants, in particular my Father who grew up in a large country Tudor mansion and had cooks, nannies and groundsmen. He even drove his father's Rolls Royce back to Oxford University one term after the holidays.

All these extra perks, along with pride in my family history, had made me feel pretty confident that we had privileged status and were well off. When I went to secondary school, however, the fishpond got a bit bigger. I was sent to one of the best girls' boarding schools in England and suddenly found that many of the girls had titles such as 'Honourable' or 'Lady'. The girls included the Earl of Pembroke's daughters who lived in one of the largest stately homes in England, and Mick Jagger's daughter Jade. So having come from the top of the local pile, I quickly worked out the shocking reality that I was in fact right at the bottom of this one.

When my Mother came to pick me up for weekend exeats, I noticed with horror that she drove the second smallest car out of all the parents. When I went to visit other girls' homes or saw photos, I quickly realised that 'home' was either generally a large country mansion or an exclusive London apartment, or in most cases, both. Status was determined by size of house, the car you drove, family title and clothes. At the beginning of each term we came back to school with our belongings packed into a large trunk. Once we were allowed to unpack, there would be a slow procession of girls checking the contents of our trunks for 'acceptable' clothing brands. If you could show 'French Connection' or 'Laura Ashley' you would stand a chance of getting talked to that term. 'Marks and Spencer' labels would guarantee lonely months ahead!

It was a new and unpleasant experience to suddenly be ashamed of my previously 'affluent' background and instead to feel poor and inadequate. I vowed I'd get the country mansion and convertible one day!

Were you a high achiever at school?

As well as providing an indelible grounding in social status assessments, boarding school also taught a punishing schedule of competitive academic standards. The school had a very good reputation that it intended to keep, but the main impetus for the standards came from the girls themselves. Strangely enough, as well as social comparison, popularity was also rated on academic tenacity and performance. Basically, there was an unofficial competition for how long you could stay in the library. This translated into even 11 or 12 year old girls getting up before the bell, missing breakfast, staying in the library during morning and lunch breaks and then studying until they had to be back in their houses at night, only to continue by torchlight under the bed clothes.

The older we got, the more the pressure intensified and the longer we studied. We didn't seem to do anything else and soon weekend visits home were seen to be an indulgence and frowned upon as a distraction from the task at hand of 'winning' the exams.

Although we got per centage marks for our exams, everyone knew that you only did well if you came in the top three in the class. Anything

over 90 per cent was good and over 80 per cent was acceptable. Anything less than that was frowned upon. The same applied to musical performance and exams. While some girls managed to come in the top three for all their subjects, I was able to achieve it for some, but struggled with maths, chemistry and Latin. However, I would generally come first in a couple of the 10 subjects, and second or third in most others. I found studying extremely hard work though, unlike my best friend who would read something once and know it inside out from that moment forward! I had some learning difficulties that weren't picked up that made it very challenging for me. However, I certainly learnt that grim determination can get results and I subsequently got 10 O Levels, three A Levels and an Honours degree at university. While my sister was a straight A student, I got a mixture of As and Bs (with the odd C) that reflected more my difficulty with learning than my ability, but at least I got through, even if it left me with an uneasy feeling that no matter how hard I tried I couldn't quite be the best.

Did you always know the career path that you wanted to take?

At primary school I had a flair for writing. I was a keen reader with a creative imagination and produced some unusual essays for my age. In fact, at the end of a school play, while I was hiding behind a hedge waiting to take the bow, the headmistress announced that all the parents should go upstairs to read my latest story, as I was sure to become an author when I was grown up and they would want to get a sneak preview now. So I always knew that I would write books and in fact this has come about sooner than I had foreseen. So here I am writing for another one, and although being non-fiction they haven't provided me with a blank canvas for the erudite creativity I might have envisioned, it is still nice to be settling into a role that I always knew was waiting for me. I had also always seen myself in some kind of speaker role, including being on television, so I feel very comfortable with my current career.

Another role I always saw was that of caregiver. I was very devoted to my friends and remember spending the night on the floor outside one friend's dormitory cubicle at school when she was ill so that I could tend to her. I was always the person that people came to talk to about their problems, and had an uncanny knack of being able to help them.

My Mother was often a little scared by my fledgling psychic abilities as a child and found it 'spooky' when I knew things I wasn't supposed to.

At university I wanted to study psychology but thought it looked far too mathematical for me, so I picked sociology instead. My favourite aspects were anthropology and health and I did my thesis on the Sociology of Acupuncture. From the age of 16, I had investigated alternative health approaches and had a keen interest in body / mind interactions, so it was a natural progression to study massage, reflexology and healing. My sister was a transcendental meditation teacher and initiated me into the technique when I was still a teenager.

I then went on to study many other forms of alternative medicine, including kinesiology, herbal medicine and nutrition. Alongside this I devoured information on the mind, consciousness and spirituality and went on to formally qualify in transpersonal psychotherapy as well as studying voice dialogue, neuro-linguistic programming, hypnosis and life coaching. During this time I was also studying under many spiritual teachers and went to an Indian ashram for the authentic experience. I also spent three to six hours a day for nearly two years with a local spiritual teacher, which was an intense and transformative experience.

I felt like my career path was mapped out for me by my experiences. It seemed as though I was being trained to work with people by having gone through the majority of difficulties myself that people came to me with. Life itself was training me for being able to assist people with knowledge from the inside out. Even though many early years were difficult, they pointed me along a clear path of investigating the human condition. I started by studying the physical body, then moved into the realm of subtle energetics and mind/body interactions, and finally the mind and spiritual realms.

What is your business and what services does it offer?

This life training provided me with the ideal platform from which to assist others with their transformation. I knew suffering intimately on a physical and emotional level and also knew how it was structured for other people. Through intense study on top of intense experiences, I developed a deep understanding of the anatomy of suffering. To unravel emotional upset is actually a simple jigsaw of finding the key pieces of attachment and belief that are causing the emotional unrest and the negative results in any area of life.

My business, The Life Training Institute, is devoted to transforming people's lives from the inside out to help them find unconditional happiness no matter what life brings. Too often the personal development world focuses on achieving bigger, brighter lives by going for more and more goals, without realising that they don't necessarily bring greater happiness. My work is about freeing people from their limiting beliefs and identities to show them a world of freedom and possibility past their situations. If it is possible for a monk with no belongings to be profoundly happy living in a cave, or a person incarcerated in jail on death row to be in bliss, or a man born without arms or legs to be an inspirational speaker to thousands and be the happiest person he knows, then happiness cannot be the result of just circumstance.

The internal journey to 'know thyself' is the most important and yet most ignored of all pursuits in mainstream society. Yet inside you is, of course, the only place you are ever going to find happiness. You experience every part of life internally through the senses of your body. Looking outside to possessions, relationships, status or success is only going to provide temporary pleasure at best. However, once you have found unconditional happiness and learnt how to minimise suffering, then life simply becomes a playground in which success can be a fun game. If we have the choice between poverty and wealth, most of us would choose the latter. To really achieve success, though, you have to let go of needing it and find a deeper connection to life from which all abundance easily flows to you. Success is then a fun bonus, rather than a drive or necessity designed to boost the ego and delete inadequacy. To have life work out for you the way you would like actually involves letting go of both your attachments and all your fears. The quicker you do, the quicker things tend to roll right back up your drive!

The Life Training Institute's programs offer you the possibility of living in true happiness and fulfilment. Find out how to be happy no matter what happens, and from there go out and achieve all your goals simply because you can.

What makes your business stand out from your competitors?

Many spiritual traditions teach the renunciate path of giving up worldly possessions and pursuits. Religions often teach us that great

spiritual experience comes after deprivation and hardship. While this is absolutely a valid path to achieving unconditional happiness, it is not a necessary path and is often unsuitable for westerners with families and jobs. There seems to be little help in navigating between worldly consumer goals and true spiritual attainment. The Life Training Institute offers such a bridge between the secular and the spiritual that can be summarised in the phrase 'Clear mind, open heart, full expression'. In other words, let's master all aspects of life by having a clear, calm mind and an open emotional heart connection, and also be fully expressed in who we really are by having the best life we can have so that we can offer the most back.

It is hard to make a difference to the world when we are in a negative state, so learning how to be happy for no reason is the greatest gift you can give those around you. From that place you can go out and radiate your abilities into the world as a shining light to inspire other people. So achieving wealth becomes a vehicle to making a bigger difference and a canvas to expressing one's preferences and talents. With this wider context, creating wealth and personal fulfilment is a very different pastime that offers an ongoing opportunity for growth and contribution.

The Life Training Institute offers different training levels, from programs offering life situation solutions such as property mindset training, to introductory mentoring in personal development, right up to specialised trainings for those seriously interested in freedom no matter what. All programs, however, are offered with the widest context of the ultimate truth and transformation in mind so that people have the maximum opportunity for growth. We won't just teach you about success, but will reveal the real secrets behind deep, lasting happiness that will bring you personal freedom with success as the icing on the cake!

What are your secrets to being at the top of your game?

I have had some success in the property investing arena. From the humble beginnings of buying my first inexpensive home, I was able to buy an investment property and then a larger home. A few years ago, we purchased 12 properties in 14 months to create a portfolio of 15 properties worth \$6 million. This included two beautiful retreat properties on the east and west coasts of Australia that provide a stunning environment and backdrop for our trainings.

While I had expert education by the leaders in the field, I believe the only reason I was able to achieve what I did was because I wasn't afraid to make challenging decisions. When I was working on a property deal, I would spend nearly as much time working on myself as I would spend working on the deal. While this may sound strange, if you have heard of the Law of Attraction you may understand that we tend to get what we focus on. This includes attracting the negative results of any limiting programs that might be in our subconscious.

I came out of school with some restrictive decisions about what I could achieve and earn. Our family had always received its wealth passed down through the generations and I didn't have any entrepreneurial models or training from which to draw. The previous generations of women had never worked. I definitely had doubts about what I could create and also what I deserved to have. These limiting decisions had played out in my early years of attempting to start business ventures, but my persistence in working with myself paid off as I started to understand how the law of attraction really worked.

You really have to get yourself out of the way and let the universe provide, but it is of course easier said than done. To get yourself out of the way means deleting any contradictory subconscious beliefs you have to your conscious goals, moving through all your fears and letting go of outcomes so that you can become an empty vessel into which life pours its bounties. So when I am investing in property, I will be working with myself in a committed way to find any negative beliefs that might be lurking in there that could sabotage the goal, releasing my fears and doing daily visualisation practices of seeing the ideal outcome.

The mind really is programmable, and once you learn how to drive it, you can train it to pretty much go out and get what you want. It just takes a bit of work and dedication to the internal process as well as the external goals. Through applying psychological tools, I have been able to get the exact outcomes I was after, at the exact right time in some very unlikely situations. The power of the mind in creating such seemingly coincidental results can at times seem quite miraculous. However, as you are the medium through which everything happens, it is vital that you prepare clean, fertile ground within yourself for life to deliver on.

Do you recall making a conscious decision to be a millionaire?

I decided about 10 years ago that being a millionaire would be a useful goal to go for. I didn't want to be restricted by anything in life, and felt that money was just one of the quality of life areas to get ticked. It is good to get money working for you. If you do basic sums on how much money you will need in retirement, the figures might surprise you. If you take \$100,000 as a rough annual goal to support a couple's lifestyle in retirement and then times that by 25 years assuming they retire at 60, the necessary funds total \$2.5million. If you are using property as an income generating strategy then you will need to have enough positively geared property to produce \$100,000 per year rental income. This equates to \$2million worth of unencumbered property giving a conservative five per cent rental yield. This can take quite a time to build, so if you want to be financially self-sufficient in your retirement it can take some creative early efforts.

I don't want money to have to be a focus, but rather want to get it to a level where it simply works, so that I can get on with doing what I want to do.

What techniques do you use to achieve your goals?

I have used many techniques to achieve my goals. I have poured large sums of money into investing in my own education. Whether I am pursuing business, property or personal goals, I have made sure that I am thoroughly educated on the relevant topics and feel prepared to undertake them. This investment in information and training is absolutely invaluable and can't be underestimated in the returns it can bring. If you pay for a university degree, for example, and extrapolate out the income that investment can return, it can be a hugely profitable decision. Similarly, with any goal it is very wise to be as knowledgeable as possible on the subject. I have always sought out the leaders in the field to learn from, as the people who are walking their talk are good at showing other people how to do it too.

The second area I have invested in is myself. I have spent even more money over 20 years investing in getting myself to be the best instrument I can be in order to create the dreams I have. To create a specific goal, I will program my mind for achievement by clearing out any limiting beliefs, using neuro-linguistic programming, emotional freedom technique, hypnosis or writing techniques such as Michael Rowland's '22 x 11' (from his book *Absolute Happiness*).

I will also become aware of the different parts of my personality that are involved in achieving the goal, such as the Pusher or Pleaser. I will then check whether there are any other sub-personalities such as the Inner Critic that disagree with the goal and have other ideas about what should be happening. If so, I will address these using Voice Dialogue techniques. I will then install new beliefs using the above techniques and apply visualisation processes that include sensory and emotional details of the desired goals to program into my mind that this is how I want things to turn out. I will do these visualisations twice a day on top of reading affirmations and positive psychology and success books.

I also carried around a million-dollar note in my wallet and when I got the first million dollars of property, I got another million-dollar note. When I achieved that next goal I would add another million-dollar note. I still carry them around today and they are still as hard to get change for!

The last, but not least, thing I do is let go of all attachments to achieving the goal. If you excavate under a goal you nearly always find subversive negative reasons why you want it. These are often fear-based reasons for wanting an outcome in order to get away from something you don't want. For example, it is common to want wealth in order to get away from the experience of poverty and powerlessness. Some people want success in order to stop feeling inadequate. Some people want to be millionaires so they can feel special and get away from the feeling of being ordinary or unimportant. Others desire fame and fortune so that people will like them and they can stop feeling rejected.

If these underlying emotional reasons aren't dealt with, they actually become the drivers for our achievements. While this can create a determination to realise a goal, it means we are actually still driven by fear and are really running away from ourselves. To stand and face our fears allows us to neutralise them so we are left only with positive, constructive motivations. The best news is that in letting go of our attachments we become able to experience happiness whether the goal happens or not. This is real unconditional happiness and the best place from which to apply the law of attraction. In this clear, open space, life becomes a malleable substance that flows easily in the directions we desire.

'What you get by achieving your goals is not as important as what you become by achieving your goals.' *Zig Ziglar*



What have you found are the best strategies for keeping motivated and focused?

The secret to staying motivated and focused is knowing about sub-personalities. These are the separate sections of our personality that perform different roles for us. They each have different desires, agendas, values, fears and vulnerabilities and it is essential to know which ones are running us. They are subconscious programs that were generally set up in our childhood as an adaptation mechanism to existing stresses. A child will experiment with many different behaviours and will keep ones that get the most love and attention. These roles continue into adulthood as default settings that keep running us without our knowledge unless we learn about them. For example, if you grew up in a family with parents who were short tempered, it would have been important to you to keep them calm and happy. You would have developed a 'pleaser' sub-personality to keep everything smooth and peaceful. This way of pleasing people continues into adulthood and means you will have difficulty in expressing what you really feel and think for fear of antagonising others. This creates underlying tension and frustration and unhealthy co-dependent relationships. If your 'pleaser' is running your goals, they might not even be your goals. You might just be doing them to keep someone else happy.

Another common sub-personality is the 'pusher' that develops in order to create success and achievement. This sub-personality can emerge from a family with high standards or sometimes appears when the child feels that they never get approval no matter how well they do. The pusher takes on the challenge of performing even better and keeps doing this by pushing you to always be busy. It won't care if you are tired and is seen in many business people who are worn out but simply haven't found an off button.

Knowing about your sub-personalities allows you to understand why you think, feel and act the way you do. Voice Dialogue, which was developed by PhD psychologists Drs Hal and Sidra Stone, is the process that gives you access to the sub-personalities. It is a revolutionary psychological technique in which you first talk to them, and then separate from their default setting so you can embrace whole new ways of being in the world.

In order to stay motivated and focused it is essential to know which sub-personality is present. If you have a 'rebel self', or a 'beach bum' as a primary self, you simply won't get much done. If you have a strong 'perfectionist' you might be busy, but you'll probably be attending to small details trying to make things perfect which will detract attention from the overall success of the project. If you are run by a strong 'pleaser', your motivation will be to keep everyone else happy, which probably won't work very well in your favour. If you have a strong 'protector controller' you will be focused on keeping safe and in control and may not even take on challenging goals in the first place. A strong 'rule maker' will keep you strictly adhering to the rules and prevent you from finding creative solutions to the challenges inherent in achieving any goal.

To know about your sub-personalities and Voice Dialogue means you can separate from the primary selves that normally run you, embrace the opposites and develop a new clear, central conductor from which to direct your life. You don't want a sub-personality driving your car with you in the back seat, having no say in where you are going. You want to learn how to stay in the driving seat and use the different parts of your personality so they work for you. As the saying goes 'The mind makes a terrible master but a great slave'. Make sure yours is working for you, not against you.

**'You are not a helpless victim of your own thoughts,
but rather a master of your own mind.'** *Louise Hay*

Who was your first mentor or inspiration?

When I was living in London, I regularly attended the Mind Body Spirit show that hosted speakers and events on alternative topics. I was very impressed with one speaker, Michael Rowland, and when I was in Sydney a couple of years later I heard that he was running a meditation seminar. At that stage I was a penniless backpacker living in a garden shed in Glebe, at the back of a grotty, shared house with six others. I had landed a wonderful job, massaging guests at the best five star hotels in Sydney. My boss was interested in meditation and offered to pay for my \$145 ticket, but I wasn't comfortable accepting such a large gift from a boss. The next day I gave a massage to an American client at a hotel and to my astonishment he gave me a \$150 tip. This was almost the exact amount I needed for my ticket to the meditation seminar. I was quite shocked at this and even more shocked when he requested another massage the following day and gave me another \$150 tip! I was totally convinced by then and booked in for the seminar straight away. The client also asked me to be his masseuse on his private jet around the world, but I had different plans at that time and turned down his offer.

Instead I went to Michael Rowland's meditation seminar and was enthralled for the whole day as it expanded my existing knowledge of meditation to the next level. At lunchtime I met his wife who was managing the event. I clearly remember thinking I really wanted to work with these people. Like the strange initial coincidence that got me to the seminar, around a year later I was living in the Blue Mountains and by chance a friend mentioned that her current employer was looking for staff. My jaw fell open when she told me it was a marketing position for Michael Rowland Seminars just down the road! I jumped at the chance and ended up working closely with Michael for more than 10 years, quickly becoming his manager and travelling around Australia, New Zealand and to America with him, his wife and often their children. Michael held wonderful meditation retreats on his beautiful Blue Mountains property and, as it had always been my dream to have retreat centres to support the inner work I was dedicated to doing with people, I found it very inspiring to be working on this property and be around a family that was really working and living the dream.

Who are the other mentors that have inspired you?

I have had many other mentors and have been lucky enough to spend time with many leaders in the field of self-transformation. I have mentors in the property, business, speaking, writing and personal development fields. I think it is essential to get access to people who are already living at the level that you want to live and learn directly from them how they've done it. Our mindset is very affected by those around us, so make it your task to surround yourself only with people who enhance and expand your mindset, rather than limit it. It is wonderful to learn and share with people on a similar path who see opportunities where others see obstacles. There are both spiritual and psychological processes to actively take on the beliefs, attitudes and behaviours of those people who are at the top of their game and it is a potent way to expand yourself out of your own thinking. After all, your beliefs form the boundary conditions of your mind, so you want to make choices about being around people who can blow those right open!

I am most grateful to my various spiritual teachers who embody human evolution in striving for or reaching perfection. While in my opinion learning about your mindset is simply the most important thing you will ever do, it is really only a doorway to a deeper, more connected experience of yourself that makes any worldly success pale in comparison. This is the possibility of being happy for no reason, free from suffering and connected with everything in a way that brings profound peace and freedom. Day-to-day activities then simply become the result of answering the question, 'What do I want to do with the time that I have got left?'

Do you continue to practice personal development?

Rather than seeing personal development as something that you might do at the beginning of the year, or at a seminar, or perhaps even a daily meditation practice, it is important to see it as a way of life. Personal development really means becoming conscious and there is never a time when it is not a good idea to be more conscious! Full consciousness means that you are no longer run by the default programs of the subconscious mind, but rather have awareness of your thoughts, emotions and behaviours and are able to work intentionally with them. It also ultimately means being aware of the

higher consciousness that runs all of creation, so that like a zoom lens, you can focus on the personal details of your life, but also be aware of simultaneously experiencing the infinite life force that runs both you and the planet.

So for me personal development is an ongoing process rather than a temporary destination, and I aim to use all of life's experiences in a conscious way to grow. Even meditation can become an ongoing state rather than just a short practice. I want to express a seamless continuity of living, teaching and breathing the highest principles of truth, love and freedom, and so personal growth for me is the essential path to improve myself as much as possible so that I am of the most use to others.

'Change is inevitable, personal growth is a choice.'

Bob Proctor

Is there a significant quote you live by?

There are many significant teachings that I live by, but I think the corner post is, 'Live today as though this is your last day.' If you truly live by that maxim, it cuts through all the delusions of permanence that create complacency and procrastination and instead brings you sharply into the present moment, demanding that you live by your highest values, do what you love, with the people that matter most, while feeling gratitude, resolution and joy. It is of course easy to think that this isn't your last day and that you've got years left in which to achieve all those goals, but the reality is it just might be your last day. It really is only 50/50 whether you're alive tomorrow or not — you either will be or you won't. However accurately the statisticians predict longevity, they can't predict whom for. So don't just assume it's you because you have 'good genes' or 'good luck'. There are many ways in which people die unexpectedly and death can literally come to anyone at any time. No one is immune from that fact; however, instead of letting it create fear or inaction in you, it is really good to make that reality spur you on to live how you want to today, right here, right now.

What does success mean to you, and how does one achieve it?

Actually I don't believe in success because I don't believe it really exists. Success is simply a term for a subjective evaluation of status based on certain criteria. If you were to survey the nearly seven billion people on the planet, everyone would have a different definition of success. But which criteria should actually be used to determine success?

It is often linked with financial achievements; however, if you have a billionaire living in his mansion, but his wife has left him, his children don't talk to him and he's on Prozac, is this really success? Yet for many people finances take precedence. Even with this as the yardstick, it is very difficult to prove who is actually successful. Do you become successful when you're a millionaire? But then there will still be many people richer than you who may think you are a dismal failure. So does success finally arrive when you are a billionaire? Even then there will be richer billionaires. Maybe you are truly successful if you are in the top ten richest people in the world, but of course then that means that there are billions of other people who must then become relative failures, which obviously isn't true in their worlds. What if the richest people are also unhappy? Does that delete their success status? What if a penniless mother is blissfully happy and filled with love for her child? Is this success too? How do we judge bank accounts against open hearts? How do you choose sporting achievement over generosity? All these qualities have value, and it is impossible to limit 'success' to just one of them.

Ultimately, you need to look at people's highest values, which generally show themselves in times of crisis or near death. The people on the planes flying into the twin towers weren't calling their stockbrokers, they were calling their loved ones to say goodbye. Even though we might spend much of our lives chasing material wealth, when it comes down to it, we all value love the highest.

So the meaning that I choose to put onto 'success' is living in 'clear mind, open heart and full expression'. To me, that means having all areas of life working, from finances to career, to relationships, leisure, creativity, friendships, health, contribution and internal happiness.

Success to me is having nothing in the way of truly living in integrity with who you are. To achieve that, you need to keep peeling away

the layers of restriction in the mind, until you find the jewel within, radiant and connected to a higher power that then orchestrates life to bring your desires.

What do you believe are the essential qualities of a successful person?

People who become successful display a solution-focused mindset, tenacity, determination and an ability to learn from their mistakes; have a purpose; think outside the square; show flexibility and creativity; and ask lots of questions, especially ones including 'How?'

'The only real mistake is the one from which we learn nothing.' *John Powell*



What do you think stops people from achieving the level of success they desire?

What stops people achieving the level of success they desire is simply themselves. We all have the same access to the same world and yet some people live as they want to and some people don't. I've done a few property deals that seemed completely impossible at the time, but through simply asking, 'How can I make this happen?' I've been able to create the right result at the right time. The only thing that spurred me on to find a solution, compared to someone else who might have said, 'Oh, that would be nice one day,' was a constructive mindset. You can't achieve what you can't dream, and you can't dream it if it is outside your current possibilities. Open your mind wide enough to encompass all possibilities and suddenly you can achieve anything.

What can people do to stay on track, especially when times get tough?

Just keep going. Read the example of Abraham Lincoln who was defeated in elections seven times over 29 years but who displayed extraordinary determination and eventually became president of the United States. People who achieve success are those that get knocked down nine times but get up 10. Tough times are part of life

and shouldn't be treated any differently from the good times. Just accept the situation and keep going. If you don't know the answer, find someone who does. Do the work on yourself to let go of any internal limitations that might be contributing to the situation and keep your goal firmly in your mind's eye.

What are your five tips for reaching greater levels of success?

- Don't take no for an answer.
- Let go of fear.
- Develop the ability to see all sides of a situation. The answer will be hiding in there somewhere.
- Be positive.
- Find out who can help you.

What is the most important piece of advice anyone has ever given you?

'Be Happy!' Seriously, who wants to work for years and finally get to be a millionairess, only to be miserable? What's the point? Get happy now and the rest is just fun...

'Most people are about as happy as they make up their minds to be.' *Abraham Lincoln.*





Annie Stoker has offered two amazing gifts to readers of *Ms Millionaire*. Annie is offering a *Happy no Matter What* assessment, valued at \$127, to find out how unconditionally happy you really are.

She is also giving away a free report, *Know Your Selves*, valued at \$97. To access your gifts, scan the QR code in the book or visit www.MsMillionaireBook.com.au/moneymakers.



Books by Annie Stoker

Property Is a Girl's Best Friend

The Personal Development Handbook

Chapter 6

Sharon Pearson

Creating Extraordinary Lives



Sharon Pearson

'Money equals freedom to choose. That's what it means to me. It's not about having money, it's about having the ability to choose.'

Sharon Pearson established The Coaching Institute as a way to assist future coaches to receive the level of training they need to be successful in a competitive market place. Since a first student intake of just nine students, The Coaching Institute has gone on to train more than 2100 students as well as delivering NLP training throughout Australia.

In just eight years The Coaching Institute has become the first choice for coach-training in Australia, offering the only Diploma of Life Coaching to include 'NLP Practitioner Certification' and 'How to Run a Successful Workshop'. The majority of Australia's most successful coaches are graduates of this highly regarded program.

The Coaching Institute has won Telstra Business Awards – the Victorian Micro-business category in 2006 and Victorian Business Woman of the Year in 2010. Sharon appeared regularly on the national *9am with David & Kim* show on Channel 10 as resident life coach throughout 2006, offering insights and tips for its viewers. In 2010 Sharon released her first best-seller, *Simple Strategies for Business Success – How to win the game of business and live life on your terms!*

A specialist speaker in the area of small-business marketing success, Sharon has a reputation for delivering with passion, fun and energy and is a successful entrepreneur, author and speaker who designs her presentation with the client and message in mind.

As well as challenging participants to rethink their approach to marketing their business, Sharon has the ability to move her listeners to challenge what they believe is possible, regardless of the circumstances. Everyone leaves with clear and simple 'how-to' messages they can apply immediately to their businesses.

She includes leading-edge ideas for improving small-business performance and has assisted thousands of people to establish their own successful small businesses through the successful Mastermind Club's Business and Marketing Acceleration Program.

What was your first entrepreneurial experience as a child?

When I was about seven my sister, my friends and I organised a 'play' which we rehearsed and ran for one afternoon for our adult neighbours; we sold them tickets and then when they came – and sat on bricks in our backyard – we sold them sweets we'd bought from the local shop at a profit. We were SO pleased with ourselves and so delighted that they came, watched and applauded; we genuinely believed we had been wonderful; how wonderful were our neighbours?

At the same time, my neighbours knew me as the kid who would take care of their lawns while they went on holidays; I once left the sprinklers on over night and the neighbour returned and never said a word; again, wonderful neighbours.

We ran 'lotteries' where people could win sweets as the prizes; that was fun and a reason to meet everyone in our street.

I wasn't being entrepreneurial, I was getting out of the house and having fun. I'm not sure I understood the value of money then, I just knew we didn't have much of it.

Were you a high achiever academically at school, and what level of education did you complete?

Teacher's pet, anyone? At least, that's what I thought I was. I learned early that the way to get attention and praise was to do well, so I did; except in home economics and sewing, at which I completely tanked. I'm pretty sure 'someone' turned off everyone's ovens one day when I had forgotten to turn on my own; can't believe I did that.

I worked hard in school, tried hard to understand, thought that school mattered and was frustrated when I didn't understand stuff, such as math.

I experienced bullying and isolation at school. I was most definitely a misfit, and really struggled with fitting in, didn't get what to do to be cool (no clue) and never could get on with other kids who valued the latest trends – *Grease*, as I remember. None of that meant anything to me or mattered. I was interested in the world, and how it worked, and trying to make sense of everything; wearing *Grease* pants escaped me as being important, which meant I was an outcast.

I completed a degree in commerce and majored in marketing because I was not ready for the 'real' world. There's not much from that degree I use except how to organise thoughts on paper, which is handy. My parents wanted me to study law and were disappointed when I didn't. I suspected then, thank goodness, that I was unsuited to hours and hours at a desk, studying paperwork and arguing a point.

When I boarded at uni I sold studded belts to students that I made in my room – I'd be banging away putting studs into belts on a Sunday afternoon to sell at the pub. I worked as a waitress and paid my own way. It was challenging, but it didn't occur to me to not support myself.

What was your first job and how much was in your first pay packet?

We spent a couple of years on a farm, and I milked the cow. I was 12 years old and it was really early in the morning! I didn't get paid, but it was expected that I pulled my weight. My parents renovated houses so weekends were sometimes spent helping load bins, stacking bricks and painting.

I started saving money when I was in my teens and was so pleased when I had \$1000 in the bank. My first 'paying' job was working at Hungry Jacks, which I loathed; the culture was just awful and I was terrible at all aspects of the work; quitting was a happy day. Woolworths as a casual involved stacking shelves and avoiding the front registers, as my math was still so bad.

My first pay packet was probably around \$13; that was a big day for me.

Did you always know the career path you wanted to take? If so, what was it and has that changed?

For anyone worried that they don't know what they want to be when they 'grow up', I trust this will help; I had no clue until I was nearly 40 about what I wanted to do with my life and I'm pretty sure I still don't. My attitude is to give it all I have where I am, rather than go off searching for myself. We don't 'find' ourselves, we create ourselves, so I stick and figure out how to add value, and from that I draw meaning and fulfillment. My 'life's purpose' is as unclear to me now as it was when I obsessed about this subject in my 20s; very tiresome. Are millionaires supposed to have this sorted?

While I figure it out, I get on with doing stuff; I create, explore new ideas, solve problems, create models to make business easier, learn

about leadership and marketing, write books, help people achieve their goals and generally make a nuisance of myself wherever I can. I spent 12 years not getting published as an author before I started my business, so this is way more fun; and of course now I'm not focused on getting books published, I get books published. Isn't that the way?

The point? Give everything you've got to where you are; doesn't matter what you're doing; just give it your all. Take pride in your efforts and see them as your signature on this earth; it matters, even if you're still 'waiting' for your real life to turn up.

What is your business and what services does it offer?

We currently have two coaching schools and are looking to expand further. The Coaching Institute has been running for 10 years and we've just started the Executive Coaching Institute.

Our focus is on teaching life, executive and business-coaching skills and on providing coaches for individuals and organisations. Our schools are registered training organisations, which means a lot of compliance, detail, completing forms and checking procedures. That's a challenge given our businesses are so entrepreneurial and we love innovations.

From the beginning I realised that being a coach would cap my income and opportunity to expand, but if I provided a team of coaches – or taught the skills of coaching – there was no limit to our expansion. This has proven to be true; we now have truly outstanding trainers, facilitators and mentors who deliver our promises and I get to focus on my strengths, which are strategic planning and innovations.

When setting up your business, think in terms of your exit strategy. We teach our students that their 'ultimate client' is the client who will purchase their business, and for them to design their business from the beginning with this buyer in mind.

What do you believe was your biggest sacrifice in getting the business off the ground?

Maybe, somewhere, there is the business owner who started out and it all just fell into place, was easy and didn't take much of their time.

I haven't met this mythological creature yet.

In the first two years I often worked seven days a week; I was the only trainer, so I had to deliver the programs; I did all of the marketing, all of the sales consulting, and all of the mentoring. I wrote the programs, delivered them and worked with a team to get them accredited.

I sacrificed time. Time is our most important asset – way more important than money; you can earn more money, but you can't earn more time; if you lose money, you can make it back; once the time is gone, it's gone.

The hours I did meant we moved forward and grew quickly, which is great; but it wasn't just the time that I gave it, I had to sacrifice my old beliefs about what it takes to succeed in business, I had to give up my excuses and I had no time for my fears.

Business is a great leveler. You can think you're good at something until you have to monetise it; then you find out what you're really made of. It's not enough to be 'good' – you have to be able to communicate your value to others and have them trust you and pay you; when you start out that is not very easy to do, because there's so much self-doubt going on.

So I had to sacrifice my self-doubt and get over myself – thank goodness.

What have been your highlights in business?

The highlight is, without a doubt, working with great people.

When I started out it was a challenge for me to attract the people I wanted because I was still figuring stuff out. Now, we attract great team members and great students to our programs; I love them, I love helping them and I love seeing what they can achieve.

I get a buzz when I see people succeed, especially if it was a challenge for them before. People who learn, apply and succeed are my heroes.

'You see, in life, lots of people know what to do, but few people actually do what they know. Knowing is not enough! You must take action.' *Tony Robbins*

What makes your business stand out from your competitors?

Our culture is, without a doubt, unique. We are a values-driven company that has at its heart its manifesto – our statement about who we are and how we ride. We hire and fire on our values, give performance reviews on them and give feedback daily on them.

If you drop by on any day, you will see people wearing costumes, dancing, singing, wacky photos, laughter and people roving with cameras as ‘Roving Reporters’, capturing the magic moment.

When a student joins our school we ring a bell heralding everyone and dance; currently it’s to *The Bus Stop*. When a student attracts their first client we sound the trumpets and share their success story with each other.

We have a huge following of our members on secret groups where we connect every day, share stories, ideas and brainstorm solutions to challenges. We meet monthly in coach and connect meetings and get to share what we’re doing.

Did I mention the dancing!

Our top goal is ‘To WOW each member of our community through PERSONAL TOUCHES that show how much we care and that they matter!’

Everything we do is driven by the achievement of this; it’s not enough for us to ‘do our job’; we are constantly seeking feedback on how we can improve from our community.

We send Wow Cards and birthday wishes and write back to the children who write to us. We love giving gifts and wowing our members whenever we can.

We have modeled the Zappos culture and love reading books on culture and happiness. We figure if we have an exceptional culture we’ll attract exceptional people, which will mean exceptional service for our members. Wow matters!

Our values are more than words on a page – we share them and discuss them with our members and have daily conversations around them.

1. Let outstanding results do the talking
2. Be passionate and determined

3. Deliver WOW
4. Take responsibility
5. Create fun and a little bit of quirk
6. Bring out of the box thinking with a sense of adventure
7. Drive innovations and improvements
8. Bring an insatiable hunger to learn and grow
9. Model excellence
10. Build a positive team spirit.

Because people with passion really CAN change the world...

We created this to represent how we feel about what we want to get from what we do... This is our manifesto!

Life is short and it is not a dress rehearsal. Do what you love and give it your best; see your every effort as your signature on this earth. Share your passion, your joy and your kindness with people because they matter. Life is about finding out what you're made of, so fulfill your promise. Challenge the status quo often so we can fulfill our promise too. Bring others with you and create something extraordinary together. Value your imagination over your knowledge. If you don't like something, change it; no excuses. Keep your mind, your heart and your arms open to new experiences and welcome the adventure. Value you. You're worth it. Make a difference. Don't settle for mediocrity, there's plenty of that going around. Do the right thing, always. WOW matters. Be humble when you shine and a champion for others. Live your life as if everyone is taking their cue from you. Laugh often and loudly. Live your dream.

What is your approach to marketing and how did you get your name into the marketplace?

We see ourselves as 'mission-based marketers', which means we focus on how to provide value to the people curious about coaching training or about us. We give away CDs, DVDs, books and coaching sessions so people can find out about us and how we do things. We are, most definitely, a little more quirky than some organisations, and we want to make sure anyone thinking of joining us knows how we do things so they can decide if they are a match to us, or if they would prefer a more conservative and conventional school.

Mission-based marketing is about letting people know who you are and how you do things so they can make an informed decision about buying from you; it's about offering more than a product or a service, but an opportunity to be a part of something that they can connect to and be a part of.

Once a student joins, they become a part of our mission – which is creating extraordinary lives. They get to contribute through our charity, The Coaching Institute Foundation, join in flash mobs, go into schools and mentor using our methodologies, and so much more that is beyond getting coaching training.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Any business owner who does well probably realises their success came because of their own personal growth. Our businesses only grow at the rate that we do; any challenges we experience in our business are a reflection of ourselves, our limits, our thinking and our assumptions about what is possible.

Potential in business is often untapped because the only true challenge is the challenge of our thinking. We think it's the market, the economy, our team, the competition, a client, or whatever ... but the moment we stop blaming something external to us, and say it's us that must change, we begin to discover the potential within our business.

Sometimes it's easier and even attractive to justify a bad result by pointing the finger at something or someone – if 'they' change, all will be sorted. Stephen Covey said that it's us who must change, to see the change we want to see in our business; now I think about it, so do most of the people I have read or studied.

'People are always blaming their circumstances for what they are. I do not believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they cannot find them, make them.'

George Bernard Shaw.

What are your secrets to being a top business owner?

I don't tend to have secrets and I'm probably more transparent about our business than is good for us. I do believe business success is first and foremost accomplished in the mind.

Going into business to 'do it for yourself' and to 'get away from a boss' is a pretty immature, but understandable, motive; the problem with this is that a business needs people who *want* to work with people if it's to thrive, and if your attitude is, 'I want to do it for me,' you're not going to attract people who want to stay. Why would they? You want to do it 'for yourself', so they will too.

And you can't fake this; you can't think, 'it's all about me doing it for me', and at the same time expect to recruit outstanding people who will do it for you. We attract who we can lead, and if our motive is selfish, that's the team we will get.

It takes a mature attitude towards inter-dependence and collaboration to do well in business. Nothing is done alone – it's all team and it's all about the quality of people you surround yourself with. If you want to grow a business, you need to be able to attract amazing people and you need to be able to assist them with their growth. Great people – mature people who want to work with others – are only attracted to a business that values them and their contributions.

A lot of business success is leadership; it's the culture you build and provide so great team members want to be there.

Beyond this, marketing and sales should occupy your thinking for 90 per cent of the day. If you're not generating leads and sales without you having to be involved, you don't have a business, you have a job, which you are tied to and this means you can't find the time to innovate or work on the business.

You need the systems so that you can have others replicate your results without you being there; this means you need great people who can use the systems, improve the systems and succeed with the systems.

The next focus is innovation; you need to be constantly innovating and improving your business to achieve market dominance. It's crucial to separate yourself from the pack and be seen to stand alone because of your innovations that no one else has.

The moment your competitors start to introduce the same innovations you have, you need to be onto the next innovations. I call this creating a 'barrier to entry' so that new businesses are reluctant to come along into your space because you dominate the space you're in.

Your client is looking for something unique that will solve their problem; they aren't wanting a system or a program or a product – they want the solution. If you can develop your brand so that it is obvious you have something unique that will solve your prospects' problem, you will quickly experience growth.

Surprising and delighting your prospects and clients is vital to your success. Doing what *must* be done is what everyone does and is the minimum standard; you need to see far beyond this to truly succeed. Think in terms of the 'extra mile' and once you're there, stay there.

So the keys – leadership, culture, marketing, sales, systems, innovation, unique solutions, 'extra-mile' thinking – are what we focus on in our businesses.

Did you have to change your mindset about wealth and, if so, how did you do it?

I remember learning the difference between cash flow and assets that produce cash flow and it was like a light bulb going off in me; I had been SO proud of making lots of money – I remember my first \$100,000 month and thinking it was Christmas – but then I had the realisation that unless I was investing the cash in ways to generate profit, I was going to be on the treadmill forever.

Robert Kiyosaki says we should aim to pay for our 'stuff' from the income we earn from assets, not from our income generated from ourselves – that changed everything. Now we invest in property and other businesses so our income is generated from more than one source and it's definitely not all reliant on me.

No matter what you are earning, unless you are investing, you will never get ahead; and yes, Kiyosaki is right when he says your home is not an asset, but a liability; you earn from your assets, and your liabilities cost you money.

What techniques do you use to achieve your goals?

In the context of business, my personal goal-setting methodology is the same as what we have in our businesses.

One of Stephen Covey's principles was, 'Start with the end in mind', and we believe that is exactly right; if you're not clear on your outcome, how will you know if you've succeeded?

I mentioned our goal earlier: 'To WOW each member of our community through PERSONAL TOUCHES that show how much we care and that they matter'.

From this EVERYTHING follows.

We measure this through a number of KPIs, which include the satisfaction per centage, the 'stick' rate (how many stay to complete our programs), which is one of the highest in the industry, our number of upgrades to new and more advanced programs, the feedback and testimonials.

We measure and monitor this closely, and feedback and performance management is based on our values and the KPIs.

We set 90-day goals and from there monthly goals and weekly tasks, which are called the 'Top Five' – the top five areas of focus each member of the team is focused on that week.

We have a secret group for our team called the Team of Champs and here we share our successes, challenges, our Top Fives, progress and setbacks.

Every 90 days we each receive our performance reviews, which are based on these goals and our values; half the time is spent on the values and half on performance in terms of KPIs.

I'm yet to meet the successful businessperson who doesn't have some discipline in their business. Short-term success can be achieved in a chaotic environment, but sustainable success takes ongoing and sustained effort, which can be measured.

I personally have a diary and I create my yearly goals, both personal and business. I include my 'theme' for the year – Creativity, Consolidation, Expansion, Health, Passion – and then set about fulfilling this throughout the year.

Goal-setting and the discipline to set, review, achieve and reset goals is a huge part of my success. I meet some people who ask me how I succeed, and when I tell them my methodology, they ask: 'What else do you do?' as if there may be an easier option! I don't think everyone wants to hear about the work that goes into building a multi-million dollar business.

It's not necessarily about hitting the goals, really; it's about becoming the person you can become as a result of striving for the goal; that, to me, is the point of goals.

Also, hitting goals is only okay if you are fulfilled in what you're doing; success without fulfillment is failure, I think.

'The greatest reward in becoming a millionaire is not the amount of money that you earn. It is the kind of person that you have to become to become a millionaire in the first place.' *Jim Rohn.*

What have you found are the best methods or strategies for keeping motivated and focused?

It's easy to stay focused if you enjoy what you're doing or you're committed to where it's taking you; 'motivation' is overrated as a tool for getting things done over time; it's okay for short bursts, but going the distance?

Our drive must come from within; it must be a consistent, certain hum of anticipation that is in you without any prompting or encouragement from others.

The moment you need to rely on others or something external to you to help you stay motivated, you're going to experience challenges. Reliance on an external source for this means if that source goes missing, your inspiration goes missing too.

Have a dream that is bigger than the problems you may face. Motivation isn't needed to overcome problems; what's needed is a big-enough reason why you should face them.

And problems are kind of the point, really; by overcoming problems, we grow and learn and become more capable, thus becoming more worthy of leadership and of our clients and our team. We have more to give, more to offer and more value because we have faced the demon and can show others that it doesn't have to defeat you.

Tony Robbins says our challenges are the stepping-stones we need to become the person we are meant to be – I like that.

I sometimes get uninspired; it's usually when I feel disappointed by something. I'm not 'on' all the time, I have bad days, I get upset, hurt and annoyed; what I do next is what matters; and I learn, get up again, and do better.

'It is not what happens to you that determines how far you go in life; it is what you do with what happens to you.' *Zig Ziglar*

Who was your first mentor or inspiration?

I am a HUGE believer in seeking the models of excellence. I'm pretty sure I haven't had an original thought in ages because I know I must credit the mentors I have studied, even if they have no idea who I am. I have studied Tony Robbins, Robert Kiyosaki, Stephen Covey, John Maxwell, Jim Collins, Ken Blanchard and many others. I study constantly as achievement has not come naturally to me and each 'win' was earned through trial and error, learning, studying and doing better.

I study CDs and DVDs and read all the time. I haven't hired a mentor personally in some time; I would like to; they need to be doing more than \$25,000,000 a year, have a strong management team in place and know how to leverage well in terms of money, time and people.

Do you continue to practice your personal development even now?

Success, I believe, is to be a lifelong learner; it's not a quick fix and there are no overnight successes. My message is always the same: success comes to those who learn, apply and succeed with a proven

model; inventing the wheel, doing it alone and ‘proving you can do it’ are a waste of energy and shows immaturity. I want to be a function of, and an outcome of studying and applying the decades of knowledge that is already available to us. If I’m unfamiliar with something, I can’t possibly expect to make decisions as good as people who have mastered that area and it would be arrogant of me to think I can? I would much rather tap into their expertise, find out how they did it through their book, CD or program, apply it until I can replicate their results and keep doing that.

One book gives you access to up to a decade of expertise; it seems arrogant to think we don’t want or need that, I think.

I started studying my craft of coaching and NLP; then I moved to becoming an expert trainer so I could reach many people; after that I moved to sales and marketing so I could spread our message and bring more people to us who aligned with our mission. That led to studying culture, leadership and management; it seems to have worked.

Was it hard to earn your first million?

Yes. Maybe a better answer is to say, ‘It was easy’, but the reality is, I didn’t have a clue.

The first million wasn’t about the money – it was about the leader I had to learn to be, the marketing I had to have in place, the sales system, the innovations and the growth we had to sustain. The money comes when value is provided; and one million dollars is a lot of value for a new business-owner with two part-time team members and no leadership experience.

I often share that the first million is the hardest. Imagine the rocket ship trying to get free of gravity; it takes a lot of fuel and energy to achieve this, and gravity isn’t making it easier.

Starting out in business is much the same; huge amounts of fuel are expended for little ground gained; that’s its nature and that can’t deter you; you simply have to keep burning the fuel until you are free of gravity and have some traction.

One million dollars in profit is, I think, a lot of money. It’s easy to turnover that amount – spend the same on marketing; but to MAKE a million, you really have to focus on the main levers of the business

and have good people you can trust to ensure everything is moving forward.

The main levers are marketing, sales, delivery, administration, finance, research and development, and IT.

If you work alone you will begin to max out at around \$500,000; after that, you need a team, or you'll burn out. Delegation takes planning and systems; you can't just abdicate responsibility and hope the new team member will care for it more than you.

Learning how to make \$1,000,000 was the biggest learning curve I have ever experienced.

As a millionaire, what is the most common question you get asked and what is your answer to it?

The most common question is, 'How can I do what you did?' Many people listen intently, take notes, and act; I love that. And some people listen intently, take notes, and ask if there's anything else they can do. I don't have a red pill!

Becoming a millionaire is not the point; doing something you love, giving it your all and providing great value is the point; and doing it with wonderful people.

If you do it for the money, you will find it really tough. Money can't be the point; the focus is too much on what you want to get; and business isn't about what you get – it's about what you can give.

The saying is, 'Ask and you shall receive'; our students say, 'Give and you shall receive'.

Money is simply a recognition of value; if you want money, provide value. Money itself has no emotion, or ability to move, it goes where the energy flows; to attract money, be attractive – attractive to your market.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

Money equals freedom to choose; that's what it means to me. It's not about having money, it's about having the ability to choose.

We have The Coaching Institute Foundation and through that I contribute money each week; from there we support a couple of causes that matter to me. I aim to help those that are unknown or unattractive to regular donors, for example, I contribute to the rescue of the bile bears in China.

I went to Africa recently and we're about to send educational materials to three schools in Kenya; for the Maasai, wonderful people who have kept their traditions intact and want to educate their children, and preserve their way of life; so I think this is a great thing to do.

I also have bought my parents homes and cars and taken them on holidays; these are things they would not be able to do for themselves, and it's wonderful to be able to do this.

What does success mean to you and how does one achieve it (*have more of it*)?

Success is such a personal and subjective concept; what one person sees as success another will see as purgatory. I appreciate that, so rather than define success, I will talk about what it is for me.

Success is feeling fulfilled by what I do; I feel successful when I overcome a challenge, connect with a collaborator, triumph over a problem that will improve us or give us more opportunities to give to our students; I invent a system or a methodology or I see someone else light up because they 'had a go' and feel great about themselves.

Success to me is knowing I contributed to someone else's journey or added value to their experience.

Success is laughing, taking care of my health, being with my loved ones, or writing a book.

Success is persisting in the face of obstacles, and putting aside excuses and finding a way.

As you can tell, I have LOADS of ways to feel successful, so I spend plenty of time feeling that way. I think maybe that's 'un-Australian' – I'm probably supposed to be more understated and reserved about this stuff, but then I wouldn't feel successful!

What do you think stops people from achieving the level of success they desire?

I've spent many hours thinking about this; I see too many people afraid of what others will think of them and that stops them having a go; they don't seem to want to separate themselves from the 'crowd' of getting by, because then they would feel lost and alone.

They tend to prefer to feel safe with staying with the pack, and find it a challenge to find their voice.

Success means standing alone for a time, and saying, "This is what I stand for, who's with me?" – for a while there, no one will answer, and you need to be okay with that.

Sometimes people depend on others for their validation and approval too much. They might think about doing something, but realise it might not get 'approval'. That seems risky to them, so rather than diving in, they only touch their toes into the pool and constantly 'test' the waters. No one becomes a great swimmer circling the edge of the pool and testing the temperature of the water.

There are many people who would rather 'fit in' and feel safe, than risk feeling the uncertainty of the unknown.

The unknown is threatening to some people; it's filled with shadows and dark spots and missing pieces, and we're not naturally programmed to seek out the shadows.

Overcoming this can be done – you just have to get good at hanging outside your comfort zone often and even learn to enjoy it.

It helps also to get educated on what's in the shadows. There are plenty of places to go and get educated – then again, I meet people every day who find even the thought of *learning* about the unknown too scary.

There comes a point for all of us, if we want to achieve more, when we must face the unknown and learn what's in the shadows; when we do this, we ALL discover the same thing – when you turn the light on with education and experience, the shadows vanish.

What seems unknown and scary today is only a dark corner of our mind that needs the light switched on with some education and some action; we have it within us to change our fear of the unknown into triumph.

Success will elude us if we keep making excuses about why we can't; we all have reasons why it's hard; it's what you do despite the excuses that is going to matter.

What are your five tips for reaching greater levels of success?

Only five? I believe the more complexity and ambiguity we can handle, the more success we can have. Life and business is not always simple; wanting it to be easy won't make it easy. So here are my five tips for success:

1. **Start with the end in mind** – know your desired outcome and why it's important to achieve it
2. **Have a mission that is bigger than your problems** – always know why you are doing what you're doing so you have fuel in your tank when you hit the proverbial brick wall
3. **Have a plan to succeed** – know the steps you're going to take; 'winging it' is for amateurs
4. **Hang out with successful people** – the easiest way to lift your game is to play with the people who only play the A Game
5. **Persist** – more than anything, your determination counts.

What is the most important piece of advice anyone has ever given you?

Persist.

Don't ever give up; if you know why you do it, love it and you're good at it, then keep doing it. Life's 'purpose' turns up doing what you love and going where you can make a difference.

Don't waste time figuring out the 'point of life' – you are the point.

What is the most you have ever spent on a single purchase?

I've bought myself some fabulous toys over the years; cars, holidays, jewellery; we've built a beautiful beach house, own a wonderful home in Melbourne and have bought the building for our business; recently I bought myself an R8 for fun. I'm enjoying it!

What keeps you from retiring and lying on the beach every day?

I have never wanted to sit on a beach all day; how incredibly boring; I can do it for maybe an hour or so, and then I'm ready to get out of the sun, cool off, and do something. Why anyone would think that's what they want to do all day is beyond me.

I'm young, having fun, love what I do and, remember, I'm still figuring out what I'm going to do when I grow up. I would be incredibly bored if I had nothing to do but count money; that sounds dreadful and meaningless. I love a challenge, I love collaboration, and I love learning. There is still so much to do, and so many adventures to have.



Sharon Pearson has offered readers of *Ms Millionaire* a gift to experience her world. Because you are committed to your success, Sharon would like to offer you a copy of her book, *Simple Strategies for Business Success* valued at \$21 and access to an exclusive interview with Sharon on her steps to becoming a millionaire.

To access these awesome gifts scan the QR code in this book or visit www.MsMillionaireBook.com.au/moneymakers.



Books by Sharon Pearson

Your Success: 10 Steps to an Extraordinary Life
Pathways to Success and Happiness
Simple Strategies for Business Success

Chapter 7

Melissa Seymour

Model Millionaire



Melissa Seymour

'We are limited only by what we think we can be.'

Born in Paddington, Sydney, in 1973, Melissa Seymour is the creator of L'umiere Communications, one of the country's most successful brand ideas and public relations agencies.

In its first year, L'umiere turned over more than \$2million and was approached for inclusion in BRW Magazine's Fastest Growing Companies list. Melissa's clients have included Motorola, L'Oreal, Jeans West, Optus, Myer, Toyota, madison Magazine, Westfield, Harpers Bazaar, Volley's and Blackberry. Her creative ideas have allowed her to work directly with the likes of The Black Eyed Peas, Ksubi and Chloe Sevigny.

Prior to opening L'umiere Communications, Melissa was the owner of Pure Management, a Sydney-based model agency. In just five years Melissa grew the agency's brand and income to sell it for more than 10 times her initial investment.

Passionate about supporting other women in business, Melissa put her business experience on paper and published her first book *A Girls Guide to Turning Your Idea into a Business*, in 2008.

Melissa is a regular magazine columnist and blog contributor, with her own successful blog at www.melissaseymour.com After only six months, the blog has a loyal following of more than 60,000 visitors per month and was named by a US magazine as one of the top 101 Female Blogs to watch in 2009. She is a mentor to select businesses within the fashion industry, and regularly appears on Channel 10's *9am* program as a business mentor.

In partnership with her husband and former AFL star Brad Seymour, in addition to L'umiere Communications, Melissa owns The Hyams Beach Café on the New South Wales South Coast, and in conjunction with one of her best friends, the acclaimed psychotherapist Martine Beaumont, Melissa is Chairman of their business beachmour.

Melissa is a regular speaker, including at schools and charity groups at which she shares her personal journey where her message is mostly about overcoming adversity. To get to where she is today, Melissa has had to overcome growing up in poverty, being born to an adolescent mother, growing up in a dysfunctional household and tragically, her father's suicide before she had the chance to meet him.

Melissa lives in Sydney with her husband Brad and children Jonah and Saskia.

What beliefs about money did you grow up with?

I actually didn't know anything about money growing up because I grew up in a really poor household. We didn't have any money but it wasn't something I was keenly aware of. It was all around my environment and we didn't even have a television - so how was I to know we were any different to anyone else?

What is your most vivid memory of being poor?

My biological Mother had me when she was 17 and I didn't know who my Father was. My grandparents already had 13 children and so I was raised by them — and some wonderful Aunts — until they both passed away when I was about eight, which absolutely gutted me. As you can imagine, living conditions were really cramped! We didn't even have toothpaste and I had to brush my teeth with charcoal. We didn't have much but there was a lot of love in that house. I can remember being about eight years old when we first had the telephone connected. We only did so because my grandmother was sick in hospital and we needed to keep in touch with how she was. This is a great example of how little we knew about money — an uncle living at the house at the time won about \$30k on the horse races. You know what he did? He went out and bought an old Bentley and a chauffeur's outfit for my Aunt to drive him around in! Here we were, dirt poor — my grandfather and I used to collect bottles to cash in at the recyclers — and this is what my Uncle did with the \$30k windfall. He could have bought a house! Admittedly, he had some mental health issues, but still, someone could have stepped in. I remember thinking how mad it was that this is what he did with the money and I learned that money bought you choice.

Later on, I managed to get into the Catholic school system and as we moved a lot, I went to three different private high schools through a scholarship-type arrangement. The condition was that I had to provide my own uniform and pay for all excursions. So I got a part-time job in a clothes store when I was 12. For a couple of years through high school I could only afford one blouse and it had a stain on it. I tried so hard to get that stain out but it wouldn't budge! That stain was a constant reminder to me that I was poor and against the backdrop of the school I attended where almost all of the parents would have replaced that blouse without a second thought, it made me stand out

as the poor girl, the different girl and I know that people treated me differently because of it. That was something that affected me. Every day that I looked at that stain in the mirror, or people commented about it — ‘Why don’t you just buy a new shirt?’ — I vowed to never be in a position like that again.

What was your first entrepreneurial experience as a child?

At nine years old I had a lemonade stall. I don’t think it was a conscious decision to make money from the lemonade, more just an idea I had to pass time. It was a hot day and I set up the stall under a tree and had lots of cousins helping me. I don’t think many people wanted to pay for the lemonade, so we ended up giving a lot of it away. I remember doing all of the signage and point of sale materials — that was the fun part for me.

Were you a high achiever at school?

I would say I was pretty average at school. I was a very involved student though; organising fashion shows for our fundraisers. I liked learning but I think the backdrop of my home life had an enormous impact on my school life. I excelled at English but other than that I was pretty average. I leant towards the arts in years 11 and 12. I did two years at university studying business part-time while I worked; but I always felt that I wanted to work for myself and didn’t really know what a degree was going to do for me, so I became pretty disinterested in it.

What was your first job and how much was in your first pay packet?

I needed to get a job when I was 12 so I could afford to go to school. I told the employer that I was 14 and 9 months and they believed me — I’m not condoning telling lies, but I did this out of desperation! I worked there for quite a few years every Thursday night, Saturday and Sunday, and at 14 I ended up managing the store on the weekends. I remember I started on \$3 an hour and after a couple of months they increased my hourly rate to \$5 because they said they appreciated the effort I was putting in. That feedback was enormous to me, I felt so proud. I did everything from selling and stocktake to cleaning.

Did you always know the career path you wanted to take?

When I was at school, I definitely wanted to get into advertising but circumstances led me away from that for a number of years. Because of my disadvantaged background, and not having a stable environment, I had to be more of a survivor than a planner. So when I got out of Year 12 I didn't have a support network to go to university. A friend of mine got me a job with the NRMA. It was a good system in terms of training and management experience, and I was trained well. I stayed there for about two and a half years and became the company's youngest assistant manager. I then went to a headhunter and said, 'These are my skills; what can I do' and she introduced me to a reinsurance company. I felt like I'd arrived at the big end of town.

I was the company's first female executive appointment and the only female broker in the industry. I stayed with them for five years and I really grew with them. They put me through university to study business, I was earning six figures, travelling all over the place and there was no glass ceiling — the fact that I was a woman didn't figure into it at all. I learnt great negotiation skills with them and, as a result, when I first went out on my own and applied what I'd learned to a small business, I was way too tough! I was a woman from a man's world and looking back now, I was quite fierce. Firing people who underperformed, expecting so much from everyone. I really had to tame that side of myself. I'm much more of a nurturing boss now.

When I was 25, I started to think that I might be capable of doing something on my own and of my own making. So I took a hiatus from being a reinsurance broker and went on safari in South Africa to have a long think about what I wanted to do. I initially thought I'd get into corporate recruitment because of my existing base of contacts, and when I came back I started to lay the framework for that. I had been a model when I was younger, and so I decided to do some part-time modelling. I came across an agency, and as soon as I stepped inside and became involved I knew it was the agency I had to buy. It was an agency that had been around for 20 years and I just saw the potential. It was a total act of following my gut feeling. Everyone around me told me I was crazy to buy it; it wasn't making any money, so on paper, yes, it wasn't the best investment. But I just knew I had to do it.

So I made some discrete enquiries through a solicitor and bought it in the late 1990s. I changed the name from Pamela's to Pure Management,

and five years later sold it for 10 times what I bought it for. I definitely didn't think that would be the outcome. I knew I'd build it up and gloss it up to attract a better calibre of model which would in turn get the turnover up. I was approached every single year that I owned that business to sell it. I sold it in the end because I knew it was a really good deal. I also felt that it was time for me to do something else. I had just recently married Brad, and had Jonah, my first baby, so my priorities had changed.

What made your business stand out from your competitors?

We were always doing things that were a bit outstanding and so the media followed the progress of the business, which created brand recognition. We created a television show, which we sold to Cleo magazine and Arena TV and which was hosted by Jodhi Meares. The television show really set us apart from others. We took the viewers behind the scenes of the model industry and showed them what it was like to go to a casting call, a magazine shoot, and all the way to a fashion show at what was then Mercedes Australian Fashion Week. The television show brought something new. We really were pioneers in that area. What it also did, through setting up and selling sponsorship packages, was start to teach me a lot about branding and marketing, which of course set me up for what I do now with, L'umiere Communications.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

I think the biggest challenges are the same challenges that every business faces, and that is cash flow crises', which I've had plenty of. I have never really needed capital, because I've always organically grown everything. The only time I had to go out looking for investors for any of the businesses I've owned was when after I sold the agency Brad and I scoped out setting up a six star resort in Fiji. We had to put together some comprehensive plans for investors and that was a journey. Dealing with Bankers in Fiji was pretty damn interesting! So was scoping out the semi-built resort, which we had to get to in a little Focker airplane that landed on a grass strip on the island. Then there was the 40-minute boat ride on a little outboard, before arriving at paradise. We stayed overnight, in the middle of nowhere, in an almost complete beach villa without power. It was actually a magical

experience and I was six months pregnant with Saskia. Brad and I went swimming in the Pacific. It really was paradise and the business would have worked. We had our bank finance in place, we had moved out of our (dream) pile at Watson's Bay in Sydney's East and into a more suitable apartment for coming and going from Fiji — we downsized a lot! Everything was looking up, the day before D-Day I had learned that we were having a girl, so we were completely overjoyed. The next morning as we were preparing breakfast, we heard on the news that a political Coup had taken place in Fiji. It was about six hours before our banker called to say that they were pulling out of the deal. Devastation followed while we scoured the businesses for sale sections of newspapers and websites — my prospects weren't exactly great at six months pregnant and Brad had come to the end of the football season and the income his commentary had brought in had stopped. We were facing the challenge of our lives and having poured considerable money into the Fiji project, which had now effectively been poured down the drain, we found ourselves in quite a predicament. That's when we found the Hyams Beach Café, which we bought and cash flow crises averted.

To deal with cash flow issues I have taught myself to not panic. I have three businesses and juggling all three and the cash flow requirements can be really tricky. I have the experience now to work it out and plan ahead, and speak to creditors to let them know that the payment is coming. If you're open in your communications with everyone it is usually okay. It becomes a problem if you don't talk to people. With L'umiere, because we deal with massive multi nationals, it can take up to 90 days to get paid! Some of our projects have million dollar budgets so if we don't plan ahead, we can (and have in the past) got ourselves into trouble. You see, on running a project, you're using a heap of suppliers whose terms can be anything from immediate payment on delivery to usually a maximum of 30 days and then you're not getting any cash in for 90 days — those are trying times when your business is run organically!

If you had to start over, would you do anything differently?

I have a tendency to be impulsive so I would probably be less impulsive. A noticeable lack in my life was not having a father figure, and I often think that if I had a father figure I may not have rushed into things like I did. I often think how nice it would be to have had someone older and wiser to bounce things off.

What are your secrets to being so successful?

I still think I have so much further to go. I still don't feel adequate enough but I wonder if you always feel like that. Do the Richard Branson's of the world sit back and think that they still haven't achieved everything they wanted to achieve?

I think that I have always just followed a gut instinct. I've always had a gut instinct about what I should follow and where I should go and it seems to have served me well over the years, particularly where business is concerned. For example, I was right in identifying the model agency as a business that I could contribute to and add value to. My husband and I have done the same with the café we own on the South Coast of New South Wales.

My marketing and communications business, Lumiere, is about working with brands, and my ideas about where businesses could be doing things better really comes from a place of instinct. I've worked with some of the best brands in the world including BlackBerry, Toyota and L'Oreal, and I've just been able to identify areas they can improve and initiatives they could be undertaking. This business is by far the best business I have ever had. In the first 12 months we turned over more than \$2million.

I started the company in 2005 and went full tilt for two years doing really well, so I decided to take a break. We explored developing the Fiji resort, and then I became pregnant with my second child, Saskia. When Fiji fell through, we spent time down on the coast where the cafe is, getting to know how it ran, fixing it up and I started to write my book. That was an idyllic time, although in terms of moneymaking it was probably the lowest point we've had. I am back into the business now with about half a dozen staff, and we have just moved into new offices. It's thriving again. We've just finished looking after BlackBerry's sponsorship at Rosemount Australian Fashion Week and threw, probably, the biggest party of the week for them in conjunction with Harpers Bazaar.

'Often you just have to rely on your intuition.'

Bill Gates.

Do you recall making a conscious decision to be a millionaire?

My decision was to be a multi-millionaire. As soon as I realised that one property cost a million dollars I knew that being a millionaire was not going to be enough. As a child I remember wanting money, particularly because I was going to a school of privileged and saw money around me. When I was about 12 we once took a drive from the northern beaches to Vaucluse and that's when it struck me that there was another way to live. The contrast struck me like lightning. I don't think it was any coincidence then that I have spent about seven years living in Vaucluse.

Did you have to change your mindset surrounding wealth, and if so how did you do it?

The thoughts I had to change were to want money in my life — no one around me growing up really desired it, I don't think. I just felt I had to work hard to make it on my own because I knew it was going to be a solo journey. For me it was all about whipping into action and basically having a really strict work ethic.

What techniques do you use to achieve your goals?

I write my goals down regularly, probably every month. I really believe that there is a power in writing stuff down; I think it gives everything a bit of an energy. I revisit my goals, focus on them and adjust them. I am the notebook Queen. I have notebooks everywhere and am always writing things down.

What have you found are the best methods or strategies for keeping motivated and focused?

Setting goals and linking consequence to the goals. For example, my husband and I love looking at property; it's one of our favourite pastimes. We'll look at a property and work out how much we need to be able to buy it and link that back to a goal.

I have constantly got a self-help book or biography by my bedside. I am reading a book now about meditation, and I love biographies. I have just finished reading Jimmy Choo and Chanel. I am currently reading *Full Catastrophe Living*. It's about being mindful with your meditation. I definitely believe in spending time organising your

thoughts through meditation. I can meditate anywhere; on a plane if I have to, or lying in bed before the chaos starts in the morning. A lot of my clients are in Melbourne, so I will meditate on the plane about what outcome I want. I believe we can create whatever we want to create. What we can create is only limited by what we think. If you can't think it, how can it happen?

I have realised that I am not what I think. I am separate to my thoughts. So if I find myself feeling really down, I will monitor my thoughts and will pick up that I'm not thinking positively. Then I'll make a conscious effort to start thinking positive thoughts only and it turns my mood around every time.

'The big secret in life is that there is no big secret. Whatever your goal, you can get there if you're willing to work.' *Oprah Winfrey.*

Who was your first mentor or inspiration?

Anthony Bell, my accountant. He was very much an inspiration and a mentor, and still is.

I was driven to find a new accountant as the former accountant had told me that the modelling agency was a waste of time and I should go back to working with someone else. When I found Anthony I remember being so nervous because I didn't want him to tell me the same thing. Anthony looked at my figures and congratulated me for doing so well and doubling my turnover, and focused on all the positive things. He really understood where I was coming from in terms of building up the brand; he totally got me and what I wanted to achieve and promised to help to get me there.

I once read some great advice about accountants — who are very important people in your life — you want your accountant to be doing so much better financially than what you are. How else can they really advise you?

Is there a significant quote or saying that you live by?

We are limited only by what we think we can be.

In your opinion, is it harder for women to create significant wealth?

I think that the avenues and opportunities aren't so obvious, so we have to be a little more creative in what we pursue. But if you're prepared to be creative then I don't think it's hard at all. I think I could have earned a significant salary in the corporate world but it would have come at a tremendous personal cost and I wanted the challenge of doing it myself.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond of that money has given you?

About 14 months ago I became quite sick. First I had one illness and then I was diagnosed with a different illness, which required immediate brain surgery. While having the surgery, I contracted bacterial meningitis and it has been the biggest struggle of my life to return to normal health. In the last year I have spent three months in hospital. Of course, I had an insurance policy but the insurer has declined the claim — long story. So, even though we have been able to get through this financially (it hasn't been easy though), I often imagine if we didn't have what we do, how on earth could we have coped? Thankfully we've managed to get through this really tough time without having to sell assets. Friends have been amazing too along this bumpy ride. That support we'll never forget.

Can you describe a typical day in your life?

In an ideal world I would get up and go for a run in the morning. If I could, I would start everyday with a run because it gets me focused. But having been so sick over the past 14 months, this has been out of the question and so I am like a caged animal at times. I do manage a yoga session once a week and I'll build up from there. I have breakfast with my family and then either my husband or I drop our son to school and three-year-old daughter Saskia to pre-school. Then I will either work from home (as a consequence of being sick), or I will run

off to attend back-to-back meetings with clients, and spend time with my staff getting them focused on the tasks for the day. I also spend time getting up to speed with my other businesses.

A lot of what I do is focused around talking to people in Los Angeles and New York and negotiating celebrity deals for our clients. Last year we were negotiating deals with Hilary Swank, Black Eyed Peas and Justin Timberlake to leverage activity for a client. A lot of time is spent preparing pitches to present our ideas to clients. If we're in the middle of a project, then there are a million things to do to ensure it activates properly and so my eye has to be on the ball at all times. There are reports to write and another book that I'm writing...

I have a long lunch once a week. I'm the Queen of the long lunch so I will have a meeting with a client or contact over lunch once a week. Some days I wrap up at 3pm, but that's not to say that I don't check in with my assistant and then take the laptop to bed. So I dictate my own timetable and that is one of the reasons I wanted to work for myself.

The new offices we're in have television screens so staff can see what's on and keep up with what's going on in the world. I really encourage that. It's a very unconventional business.

In terms of communication, I've come full circle. My mobile doesn't ring that often, and I have less emails and less clutter now that I have an assistant who facilitates a lot of my communication.

What do you teach your children about money when they could have anything they want?

I wouldn't go as far as saying they could have anything they want. My son is an absolute manic consumer and I honestly don't know why. I haven't overindulged him. I think it's the bombardment of television ads for toys and games. So I do try and teach him that you can't have everything when you want it. I reward him with good behavior. We have star charts, so if he accomplishes what we've set out for the week we'll reward him.

He was at his grandparents in the country over the holidays and he told me he wanted to build a billycart. So I suggested that he find some ways to earn the money to buy the products to build the billycart.

What I want to instill in my children is that they have the ability to achieve whatever they want to achieve and the money will follow.

'You are the only person on earth who can use your ability.' *Zig Ziglar*



Do you support a charity?

I have become the Patron of the Trigeminal Neuralgia Association of Australia, and my role is to help fundraise and raise awareness, as not many people know about this illness.

What does success mean to you?

Peace of mind. For me to have peace of mind, there has to be a lot of laughter in the house, I have to have money in the bank, a significant number of investments that are being paid off so my children are looked after, and that business is good and that I'm involved in great projects that nurture my creativity and that everyone is living in peace and are healthy. That's success to me.

What do you believe are the essential qualities or personal attributes of a successful person?

A successful person is a happy person. You see many people with money who are sad or angry. It's that old adage that money doesn't buy you happiness. It buys you a level of peace of mind but not happiness. You have to tick a lot more boxes for happiness. Successful people don't need to have material wealth but I believe successful people are moving forward in life and doing what their hearts desire.

'Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.' *Franklin D. Roosevelt.*



What do you think stops people from achieving the level of success they desire?

Self-belief. If you believe you can do something, you can quash a negative thought that tells you that you can't. If you continue to quash all those negative thoughts then you can achieve. It's everything to do with the way we think because if we don't think it, it can't be.

What can people do to stay on track, especially when times get tough?

Keeping a list is a really good way to stay on track. I once heard the well-known real estate agent John McGrath speak, and he said he uses a marker to write on his shower screen so that he is confronted with his list every day when he has a shower.

Every business should have a business plan because we write it when we're at our height of enthusiasm and we're thinking clearly, and we're in a good place to think of good strategies. When things get tough, it's a great strategy to go back to the plan because the answer is usually written right there.

What is the most important piece of advice anyone has ever given you?

Definitely the most important advice I ever read was to watch what you're thinking about and constantly check in to your thoughts because they really do impact everything.

What is the most you have ever spent on a single purchase?

Every time I have made a significant amount of money I have bought myself jewellery. When I sold the model agency I bought myself a very expensive (five-figure) diamond cross. And it's worth every penny because it snaps me out of negative thinking and reminds me of what I can and have achieved. I often catch myself holding on to it and then thoughts of what I can achieve come flooding back to me. It was a great investment.

Do you look at the price tag of things at the shops?

Not groceries, but clothes and things I do because I am fortunate enough to work in the fashion industry so I get a lot given to me. I

like to shop for a bargain. I am a big online shopper, because I've worked out that all the really good online shopping sites are a season ahead - they are having sales for our new season coming in. My three indulgences in life are great shoes, clothing and handbags.

What keeps you from retiring and lying on the beach every day?

A million dollars isn't enough to retire on. The number for me to retire on is probably about \$30million. I would probably seek out investment interests in other people's companies. Where I want to get to is to become a venture capitalist with my own money.

Do you buy lottery tickets?

No and I never have. My husband buys them and I roll my eyes at him when he does. Because of the way the universe works, I believe there are people out there who are more deserving of a win than me, and their desire to win would be greater than mine. So I believe they're a waste of time. Hopefully his belief in winning, out does my belief in not winning and we may get that \$30m a lot quicker. And easier!



Books by Melissa Seymour

A Girls Guide to Turning Your Idea into a Business

Chapter 8

Pam Brossman

Millionaire Attitude



Pam Brossman

'Success is about having a millionaire attitude...
believe you can do it and then just get out there
and do it!'

Pam Brossman is a leading Australian specialist in digital marketing and online communications, with an international reach. She is highly regarded for her upbeat approach to empowering women to effectively promote their careers, and their products and services through the power of digital mediums. Professionals from all walks of life seek her advice and encouragement as they broaden their skill set.

Before her roles as CEO of SheExperts, and CEO and editor-in-chief of *SheExperts* magazine, Pam excelled in corporate communications for 25 years. When she gave birth to her son Hunter, Pam sought to achieve total control of her lifestyle and schedule. She left the corporate world for a new endeavor where she would not have to compromise her talents and passions for online marketing, branding and communications.

With a deep love for helping other people, Pam has built up a client base that appreciates her fresh and innovative approach. Primarily, she teaches women how to market themselves and their businesses. Her technique involves channeling a millionaire attitude and making it a characteristic of her everyday life, no matter what the circumstance.

‘You don’t have to have a million dollars in the bank to have a millionaire attitude,’ she said. ‘You just have to believe that you can do it and then get out there and have a go.’

Pam is the author of *Your Millionaire Attitude* and newly released *Marketing for SheExperts*. Visit Pam Brossman at www.SheExperts.com.

Pam lives in Sydney with her son Hunter, husband Steve and crazy Groodle dog named Duchess.

What beliefs about money did you grow up with?

I did not really grow up with any strong beliefs about money. I was born in Toronto, Canada, to a Jamaican Mother and English Father and was the last of four children (two boys and two girls). We lived in a nice suburb, in a nice house and went to a nice school. We were what society called a middle class family. Dad worked for IBM and Mum was a stay-at-home mum. When I was seven, I remember Mum and Dad going to a friend's house to watch a holiday movie about their trip to New Zealand. Six months later we sold our house and moved to this new land where it never snowed unless you went to visit (Mum being Jamaican just could not get used to the snow in Canada). So money was never a good or bad thing; it just was something Dad used to buy us stuff with when we needed it.

But I do have very fond memories of the day we left Canada, and believe what happened that day had a huge subconscious impact on the 'millionaire attitude' that holds true for my life today. I remember it as if it was only yesterday. We were all packed to go to the airport to fly to New Zealand, and Mum told me to go and get my brothers and sister who were saying their final goodbyes down by the lake. I ran down to find them only to find they were not there. I was really sad to be leaving the only home I'd ever known and my best friend of seven years. I remember sitting down in a clover patch, with tears streaming down my face, and not wanting to go. As I sat and picked the clovers, wondering where everyone had gone, I suddenly stopped crying. I could not believe my eyes; there in my hands I was holding what seriously looked like a real four leaf clover. I counted and recounted, and yes there were four leaves. I picked it up and ran home to show Mum. She confirmed it was a four leaf clover and put it inside a love heart-shaped box with cotton wool to take with me to our new home far, far away. I guess I always felt lucky from that day forward, and the memory of finding that four leaf clover is as strong today as it was more than 35 years ago. The 'millionaire attitude' was born that very day and reinforced by my Mother many, many times over the course of my life. She would say to me, 'Pam, if you truly believe you can do it, then you'll do it.'

'Your living is determined not so much by what life brings to you as by the attitude you bring to life; not so much by what happens to you as by the way your mind looks at what happens.' *John Homer Miller*

What was your first entrepreneurial experience as a child?

My first entrepreneurial experience as a child was working in the local fruit shop after school when I was 13. I did not stay there very long, but my job instilled in me a sense of independence and control over my income from a very young age. From there I went on to work in the local fish and chip shop, before applying for a job at McDonalds where my true entrepreneurial learning curve really took shape. I learnt many things in the two and a half years I worked at McDonalds, with the most important being:

- Reliability
- Team work
- Getting paid what you are worth
- Earning money and while still having fun; and, most importantly,
- Customer service – McDonalds has a very strong customer service ethic.

I believe the lessons I learnt in those early years at McDonalds have been the foundation of my attitude, my own personal career and, more recently, my own business ventures.

Were you a high achiever academically at school?

The youngest of four children, I grew up feeling like I had to prove myself so I was a very studious child who had no problems getting straight-As at school. The year before my Higher School Certificate, my family decided to move away to a new house far from anyone I knew. I had no friends and totally lost interest in school, so I decided to leave when I was 17 and explore the big wide world of employment opportunities.

What was your first job and how much was in your first pay packet?

I had been very good at maths throughout school, so I applied for a role as an accounts payable clerk for an insurance company. I think I earned about \$175 a week, and \$50 went to my Mother for board. She wanted to teach me at a young age that nothing came for free and that you had to budget for expenses and put money away for a rainy day. I never begrudged giving my Mother any money as she always looked after me, put a roof over my head, fed me and washed my clothes, so I believed she deserved to have something for the time she gave to me so freely and lovingly.

I remember before I went to the interview I was really nervous, so I asked my Dad for some advice. He said to me, 'Always answer honestly, and look the interviewer in the eyes when you answer – it is very important.' I did exactly as he said, got offered my first job on the spot, and so my career began. I never forgot Dad's advice, and took his interview tip with me throughout my career.

Did you always know the career path you wanted to take? If so, what was it and has that changed?

When I left school I had no idea what I wanted to do with my life. I had never been one of those children who grew up wanting to be a flight attendant, nurse, teacher or secretary. I just did well at school and thought I would worry about it later. Problem was, later came around far quicker than I thought. After 16 months as an accounts clerk for an insurance company, Dad came home one night and said, 'Pam, I have to go to Sydney, Australia, for work for eight weeks. Do you want to come with me?' I hadn't left New Zealand since arriving as a seven-year-old from Canada, so the sound of an adventure with just Dad and me sounded pretty cool. I went to work the next day and asked for eight weeks off, and was told I couldn't have it. On impulse, I resigned on the spot and went home to tell Dad I was going with him. That was my attitude all of my life. When an opportunity came my way, I made up my mind and did what I had to do to make it a reality. Sometimes it was a good decision, sometimes not, but I never had any regrets.

Those eight weeks with my Dad are some of the best memories I have. He worked while I explored Australia. Little did I know how that one trip would change my path forever. Twelve months after returning

from Sydney to Auckland, I decided it was time for me to leave the nest and go out on my own. I packed my bags and with \$500 in my wallet and a plane ticket to Sydney, I set off with stars in my eyes on an adventure of a lifetime. Twenty-five years later I am still here, married to an amazing Australian entrepreneur, with a beautiful son, and living a life I could never have even dreamt of.

'Dreams are necessary to life.' *Anais Nin*



What is your business and what services does it offer?

I currently run www.SheExperts.com and www.magneticdigitalmarketing.com, both internet-based businesses backed up with education workshops.

Twelve months ago, after being in the internet marketing game part-time for three years, I started to hear a buzz online about this thing called social media and video marketing. Online entrepreneurs were using the power of social media to increase their sales and market their businesses, and it piqued my curiosity. So I signed up for a course on social media and video marketing and found that I was really good at it. I was getting on page one of Google in less than 48 hours for free when people were spending thousands a month on paid advertising. I thought this was great and wanted to learn more. The more I learnt, the faster my business grew and the stronger my global brand took hold.

I had been trying to get my husband Steve, who was a very successful offline marketer, to join forces with me for some time but he was not interested in internet marketing until he saw the power of social media.

Together, we launched a new business teaching entrepreneurs and small business owners how to cost effectively market their business, boost their brand and build a strong targeted following using the power of social media strategies and video marketing. While our business is new, it is growing very, very quickly, and not just in Australia but globally.

What have been your highlights in business?

I always knew that I was going to be successful in life — that was a given. My Mother instilled in me from a very early age that I could achieve anything I wanted as long as I truly believed I could achieve it. She used to say to me, ‘Pam you will never know unless you have a try, so just go out there and have a go.’ My Mother taught me to have a ‘millionaire attitude’; every time I was scared about taking a new opportunity, I would remember Mum’s words and my fear would leave.

When I first arrived in Australia, I got a night job at the bank. I hated it, but it kept a roof over my head. Many times I would ring Mum and tell her I wanted to come home, and she would say, ‘Pam, just give it a fair go. Home will always be here. If after six months you really want to come home, then at least you will know you tried.’

She was right as always, and within three months I had landed one of my first dream jobs at the Hilton Hotel, where I mingled with people who had a ‘millionaire attitude’, including Sammy Davis Jnr, Neil Sedaka and Randy Crawford. I soon realised they were just everyday people like you and me, and I got to thinking that if these people could be successful why couldn’t I? That was when I got the hunger to take charge of my own success.

After two and a half years at the hotel, I got itchy feet to learn more. I spent the next three years as a temporary assistant in every industry imaginable trying to find the one that really excited me; everything from advertising and stockmarket, event management and property. I soon figured out that I thrived in fast-paced industries, and landed a role at Lend Lease. I stayed with this business for more than five years and it taught me more about how to run a successful business than any other company I had worked for. Some of the key lessons included:

- Teamwork
- Conflict resolution
- Employee reward and recognition
- Offering tremendous value
- How to make others shine and build your career very quickly; and
- Integrity, honesty and leadership.

What makes your business stand out from your competitors?

Me! I give the best of myself to exceed my clients' expectations! 'I make my business stand out from my competitors. My business is teaching people the power of digital marketing and global branding using video marketing and social mediums. The reason my business has grown so quickly is because of my:

- Personality
- Networking
- Relationship building
- Ability to over deliver value to others
- Ability to support others
- Willingness to promote others with no personal gain
- Willingness to learn and grow with people already succeeding in my niche
- Willingness to get out there and have a go
- Ability to learn from my mistakes
- Ability to pick myself up when I fall down
- Ability to see an opportunity and grab it
- Ability to take action
- Personal self-belief.

And, most importantly, what makes my business stand out from my competitors is my 'millionaire attitude'!

I have taken what is good in me and used it to help others. My mentor Frank Kern said, 'Provide more value than people are paying for and you will be successful.' Well, I use my strengths, knowledge, personality and values to help others succeed, and in return my business has grown faster than any other business I have tried to build. And the power of social media has allowed me to do it on a scale that I never thought possible. But what is even more exciting is that you can do this too, and I can show you how!

What is your approach to marketing and how did you get your name out into the marketplace?

Combining social media, global offline and online networking, and video marketing would have to be our most effective form of marketing and what our business is all about. The key to a successful social marketing strategy is very easy once you understand how the communities operate.

- Follow like-minded people on Facebook, Twitter and LinkedIn.
- Join online conversations in your niche on social media, blogs and forums.
- Connect and have conversations on social networks with the leaders in your niche, and start promoting them with no hidden agenda (earn their respect)
- Be perceived as being knowledgeable in your area of expertise by answering questions in these networks and forums
- Attend offline networking events and invest in learning / mentoring opportunities to network with like-minded people
- Be seen in all the right places with all the right people and promote that online
- Video your knowledge and get your face out there strategically on Facebook, YouTube, blogs, etc.
- Become the 'obvious expert' in your niche
- Interview people who are knowledgeable in your niche and drive people to your interviews
- Get seen, get noticed, add value, help others be seen, participate, and you will be amazed by the opportunities that come your way and the doors that will open for you online and offline.

Did you have to change your mindset surrounding wealth?

Although my Mum instilled in me at an early age that I could achieve whatever I believed I could, she had grown up the old school way of thinking, and that was that you had to work for a living and never get into debt — 'If you don't have the cash to buy it, don't buy it.'

I was always adventurous, so taking risks was never a big deal for me. They were always calculated risks, but they made my Mother nervous. She never told me not to do something, she always just said, 'Make sure you know the consequences of your actions and that you can live with the outcome if it does not go your way.'

I was always very in tune with my intuition, and if my gut said to do it then I threw caution to the wind and did it. What I learnt very quickly was that if you wanted to have a 'millionaire attitude', you needed to hang out with millionaires and live like a millionaire. So that is how I got started changing my mindset. I moved to a millionaire suburb (where I still live 13 years later) and started creating the millionaire dream with the millionaire lifestyle. I met millionaire mentors, and eventually started to meet successful like-minded friends who my husband and I still hang out with today.

'The best way for a person to have happy thoughts is to count his blessings and not his cash.'

Author Unknown

What techniques do you use to achieve your goals?

The year before I met my husband, I spent some time with my sister who was a life coach. She has an awesome attitude to life and is really into the 'universe' providing what you want in life. At first, I found it really hard to grasp the concept, but I have always been open to other people's perceptions of getting what you want in life. My sister told me to get a folder and write down exactly what I wanted in every area of my life – including relationships, finance, assets and health –with precision and timelines. So with nothing to lose, I created my dream life folder. I was single at the time and was ready to meet my life partner and settle down, so I was specific about what I was looking for.

Up until this stage, I had been creating and setting goals for a very long time, and had been very successful in property and had a pretty good career in corporate communications. The only thing missing was the husband and the child, so that was my main focus. To tell the truth, I was sceptical at first, but I was soon converted. Within four months of writing my dream folder I met my husband-to-be and, no word of a lie, he was exactly as I had written in my dream folder!

I continue to work on my dream folder now every year, along with vision boards and vision movies to get into my subconscious what I want to achieve. I am amazed at the opportunities that seem to appear out of the blue that allow me to turn my goals into achievable action plans and success stories.

What have you found are the best methods or strategies for keeping motivated and focused?

The best methods I have found for staying motivated and focused are:

- Write achievable goals
- Set deadlines for your goals

- Set monthly, weekly and daily tasks for achieving those goals
- Connect with and learn from people who have already achieved those goals or are succeeding in what you want to achieve (in the world of social media there is no reason for not connecting with people)
- Find an accountability partner. This is really important, whether it be a life coach, business coach, mastermind group or a friend that you are held accountable to — this helps you stay on track
- Learn something new that you don't know how to do but that will help you grow your business or get started in a business; and
- Network with people on a regular basis who will help you grow personally, learn new things and open doors and opportunities.

Who was your first mentor or inspiration?

My Mum was my first positive mentor, and whenever I doubt my ability to do something I chat to her because she always makes me believe I can do it and gives me my 'millionaire attitude' boost. She also instilled in me very strong values that I have passed on to my own child: respect, honesty, integrity, trust, the gift of giving and self-belief.

Who are the other mentors that have inspired you and what important lessons have you learnt from them?

Paul Blackburn is one of my mentors who taught me the importance of mindset and that you are only ever limited in life by your own self limitations. My husband and I realised very quickly that to grow our business way beyond our wildest dreams we had to get our mindset right. So we are working together with Paul to achieve this. We recently learnt, on a 14 day mindset cruise around the world, that even the most successful entrepreneurs spend time every day on their personal growth, and we realised that we were not giving this part of our business the time it deserved. Success in business is 80 per cent mindset and 20 per cent action, something we did not realise and we are about to change in our own business, starting immediately.

Do you have a mentor today?

Most recently, the main mentor in my life would have to be Frank Kern, one of the funniest, smartest and most intelligent marketers I

have ever had the pleasure to learn from and meet personally. Even my five-year-old son loves him – now that is smart marketing! Frank has taught me how to understand human nature, be yourself and get people to know, like and trust you, and about the power of delivering exceptional value to others: ‘Help others get what they want and you will get what you want.’

If I could recommend anyone as a mentor for learning the power of successful marketing, in any niche, then Frank Kern would have to be the winner hands down! The second two mentors I have learnt a lot from this year are Brendon Burchard of Experts Academy and Riche Schefren of Strategic Profits. I highly recommend following all three of these people if you want to learn the power of relationship marketing using video, social media and value driven service offerings.

Do you continue to practice your personal development even now?

After recently spending 14 days on a mindset cruise with other millionaires, we learnt the power of having ‘me time’ – time where you focus on your inner self and what it is you truly want for yourself. My husband and I learnt a lot about the importance of ‘me time’ to the success of our new business venture, and take 30 minutes every day to get our mindset right before starting the day. This is something I highly recommend everyone does. If you are not sure how to do this, I recommend Paul Blackburn’s ‘Mental Toolbox’ retreats for getting started, or the Mindset Cruises, which are fantastic for getting your own ‘millionaire attitude’.

Is there a significant quote or saying that you live by?

‘Success is just an Attitude.’ – Pam Brossman

‘Success is about having a millionaire attitude... believe you can do it and then just get out there and do it!’

In your opinion, is it harder for women to create significant wealth?

I believe the perception is that it is harder for women to create significant wealth. To be honest, I have found being a mum and trying to give 150 per cent to my business is more challenging than anything else I have ever tried to achieve.

But having said that, I still believe it is only a mindset and an attitude. All my life I have truly believed, without any shadow of a doubt, that I would be successful and that the only person responsible for that success would be me. It is all a matter of attitude, as far as I am concerned, and what you really want in life. Lifestyle is a choice and everyone has the same opportunity to choose. So I ask you... what is your lifestyle choice going to be?

Can you describe a typical day in your life?

I have an amazing life, an amazing husband, and I have been blessed with the most beautiful soul, my son Hunter. We chose a millionaire lifestyle more than 10 years ago and we live it every day. We get up about 6am each day and spend quality time at one of the most beautiful beaches in Sydney where we live. We run along the beach past beautiful million dollar homes as I get my head and creative juices flowing. Hunter then goes to school and Steve and I have mindset time for 30 minutes. Then we sit and have a meeting about our business — sometimes at the beach, sometimes on the balcony, sometimes at lunch over a glass of wine. We work passionately on our business and then spend quality time as a family each afternoon and evening.

**‘To accomplish great things, we must not only act,
but also dream; not only plan, but also believe.’**

Anatole France

What do you teach your son about wealth when he could have anything he wants?

- Always treat people with respect, no matter what nationality, race or financial situation
- It is okay to walk away from a situation and still hold your head up high, if you know in your heart it's a losing battle
- The more you give and the more you focus on helping others, the more you grow as a person and the more opportunities will come your way

- Honesty and integrity are more important than succeeding at the expense of others
- We are all born with a millionaire attitude; believe you can do it and then get out there and have a go
- Don't ever go through life with regrets. It is much better to make mistakes and grow than to live life wondering what might have been
- It is okay to be wealthy; it gives you more opportunities to live a great life and also the ability to help others achieve a great life too.

Do you support a charity?

I proudly support the McGrath Foundation. Breast cancer affects many families around the world, and the help that the McGrath Foundation provides for women in Australia who are in need of assistance during their treatment is something I am very proud to support.

What does success mean to you and how does one achieve it?

Success to me is about achieving my own personal goals, knowing that I gave 150 per cent every time and that I could not have done anything more. Success is also in every area of my life. It is not just about wealth; it is about being happy in my family, health, relationships, and as a mother and a parent. Being successful to me means having achieved in life what I wanted to achieve, including happiness and contentment; it's about living life with no regrets.

I have had to learn many things personally and professionally and continue to do so. Success is an ongoing learning curve and personal growth that continues throughout one's lifetime. My best advice is to keep learning and following those who are where you want to be mentally, physically and professionally, and you will get there in the end.

What do you believe are the essential qualities or personal attributes of a successful person?

- Honesty, integrity, trust
- Laughter and fun – if it is not fun, then it is not done!
- Self belief that you can achieve whatever you set out to achieve
- The right mindset for success
- A millionaire attitude – aim for the stars and then when you get there aim higher

- Be a giver, not a taker – the more you give, the more rewarding your successes will be
- Deliver value, and then deliver even more value, no matter what you are doing
- Be prepared to make mistakes, learn from them and try again;
- ‘Can do’ attitude
- Be an action taker – see an opportunity and grab it
- Be willing to learn from those who are already where you want to be
- Be willing to invest in yourself and keep learning and growing.

What can people do to stay on track, especially when times get tough?

I find having a mentor or an accountability partner is a great way to stay on track. Talking with someone once a week to make sure I have done what I said I would do is a great way to keep focused.

Also, take it one step at a time. Don't set yourself up for failure; set yourself an achievable target, create the step-by-step plan to reach the target, take the first step and then don't stop until you get there. It is okay to change the path along the way, but just keep moving towards the target. Then, when you get there, set another. Eventually you will get where you are trying to go.

What is the most important piece of advice anyone has ever given you?

The best advice, besides my Mother instilling in me a ‘can do’ millionaire attitude, would have to be my multi-millionaire mentor Frank Kern's advice. He says the secret to success is this: ‘Always deliver more value than what people expect to receive.’ It is that simple. Make people feel that you delivered 10 times more value to them than what they paid for and they will not only keep coming back for more, but will also become your biggest fans. The key to success is over delivering on value – that's it!

If you had to start over, would you do anything differently?

Yes I would. I would learn to take more care when dotting my i's and crossing my t's. This is something that I learnt the hard way!

Yes, life was good. We owned the beautiful million-dollar house and were living the millionaire lifestyle when out of the blue something went terribly wrong – something that would turn out to be a very costly lesson, almost causing us to lose it all and have to start all over again.

Even successful people can make big mistakes, but with every mistake there is a lesson to be learnt and a chance to shine again.

Before I became an entrepreneur, and still to this day, I found I had a knack for property. I only wish that I had started when I was younger. I bought my first run-down four-bedroom house in Sydney when I was 31, and it turned out to be a great buy. Within three years of buying it, I doubled my money and from that day on I was hooked. For some reason I found it really easy to find property for a bargain, add a few cosmetic upgrades and sell it for a profit. After selling my first property for a profit, I moved to the northern beaches and started renting. Soon after, I got the itch to buy again. I was single, still had the profits from the first house, and had recently been retrenched receiving a huge payout, so I thought I may as well invest in property again. I found another bargain just down from the beach that seemed a great spot. Everyone said, 'Pam you can't afford it on your own,' but that just egged me on more. I ran the numbers past the bank and they said I could afford it, so I just went with my gut and bought it.

Everything was going great. I met my husband-to-be one week after I settled the purchase, and six months later moved in with him closer to the city. I rented my property out, 12 months later got married, and 12 months after that I had my beautiful son Hunter. Life was fantastic!

After the birth of my son, I felt the need to have my own home instead of renting. We still had the investment property at the beach, but Steve did not want to live far away from the city so we decided to look where we were renting. Having always had an eye for a good buy, I started looking for a house for us. We had settled on our millionaire suburb and had decided this was where we wanted to bring up Hunter. I'd been watching a certain property for some time, but it just would not sell. A friend of ours said that he could get us a loan to buy it if we wanted it. My eyes lit up and I said to Steve, 'Let's do it.' He was hesitant at first, with a new born baby, but I would not let up. We did the numbers and he said, 'Okay lets do it.' To cut a long story short, we put an offer on the house and got it.

We negotiated to move in early and paid rent while we waited for our new home to settle. Three weeks before settlement, disaster struck; everything went wrong. Through no fault of ours, the loan fell through and we were stuck with a house and no loan to pay for it. We eventually managed to get another loan, but at a much higher interest rate. We were so highly leveraged that it blew out our budget, and we knew that it just was not going to be sustainable.

For the first time in my life I thought, 'Pam what have you done?!' We had a newborn baby and an unsustainable loan! Anyway, it was a huge lesson learnt. We actually had to sell the house in the end, but the good part was we sold it for more than we bought it and still managed to keep the other property down at the beach. That would have to be the scariest time of my life and one of the biggest learning curves in many ways. Always, always do your homework! Dot your i's and cross your t's.

So success can come and go as quickly as you achieve it, but what I also learnt is that if you can get there once, you can get there again.

It took me 12 months to get over that mistake. But one day my Mum (who was visiting at the time) said to me, 'Pam that was just a hiccup. We all make mistakes; it is not your first and it won't be your last. Just get back out there and do what you do best – have another go.'

So off I went, sold the property down the beach and bought another property in our dream suburb (not as nice as the first one, but I was back in the game). What I did find was that I still had an eye for real estate and that my Mum was right. Sometimes you are going to make mistakes, but when you have a millionaire attitude, you have the ability to find success again. You just have to get back out there and do it better than you did the first time, the key being that you just have to get back out there!

**'Challenges make life interesting, however,
overcoming them is what makes life meaningful.'**

Mark Twain

I truly believed I could do it again, and I went back out there and started to climb the success ladder in property, shares and in business. Have I reached my goal yet? Not quite. But will I get there soon? You betcha! Because success is just an attitude. Are you going to start living the 'millionaire attitude'? Anyone can have a success story; you just have to get out there, believe you can do it and have a go!

For me, millionaire stands for:

M = mindset

I = intention

L= learning

L= leverage

I = ideas

O = outsourcing

N = networking

A = action and attitude

I = independence

R = rewarding

E = enjoyment

So what's next for Pam Brossman?

Well, it has been a wild ride for the last four years but we are really excited to be heading back towards millionaire row. We have a new business, we have run our first workshop already this year and made more money in one day than I ever made in a year with my corporate job, and I have my millionaire attitude in place. So we are really excited and believe this year is going to be a 'one-in-a-million' year for us. But what is even more exciting is we are teaching other people how to do the same. If you want to find out more about the power of using video marketing and 'you branding' to build your brand, business and bank balance, visit www.SheExperts.com or www.magneticdigitalmarketing.com. We would love to meet you and help you achieve a millionaire attitude in your own life.

To your success, happiness and health.



Pam Brossman has offered all readers of *Ms Millionaire* her 'Your Millionaire Attitude Digital Journal Pack' Valued at \$47 FREE

Simply go to www.MsMillionaireBook.com.au/moneymakers or scan the QR code in this book, to learn how to activate Your Millionaire Attitude today!

If you have enjoyed Pam's chapter and want to check out her latest SheExperts mentoring magazine for women entrepreneurs you can opt-in to get a free copy at www.SheExperts.com



Books by Pam Brossman

Your Millionaire Attitude

Marketing for SheExperts



Pam Brossman and her husband Steve relaxing after lunch at the beachside suburb where they live.

Pam working on her social media women site at the beach.



Pam in action at one of her hugely successful video marketing seminars.

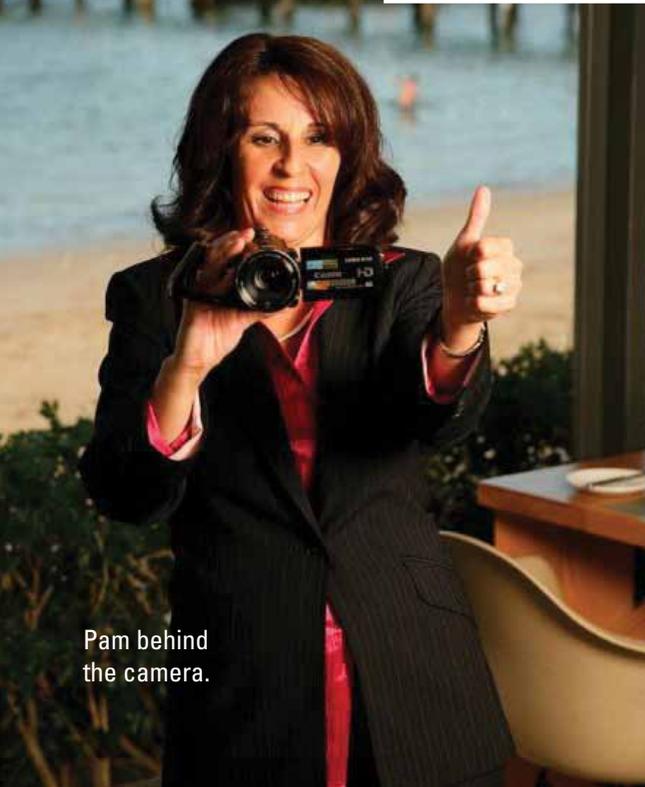


Pam working from the café at Balmoral Beach – nice office Pam.



Pam and her husband Steve after the purchase of their first million dollar home.

Pam behind the camera.





Melissa Seymour
working on her blog.



Melissa's beach house in the
south coast of NSW.



Melissa with her daughter Saskia.



Telstra's Business Woman of the Year 2012 is... Sharon Pearson! Yay!



Sharon doing a segment with David and Kim on Channel 9.



Sharon with team and students on their way to Telstra Business Awards as finalists for The People's Choice Award 2012.



Who doesn't love a good mask?!



Supernatural Day for Sharon and the TCI Team.



In Kenya putting into her phone all of the resources that are needed at the school so she can contribute and make it happen.



Sharon and her Mumma.

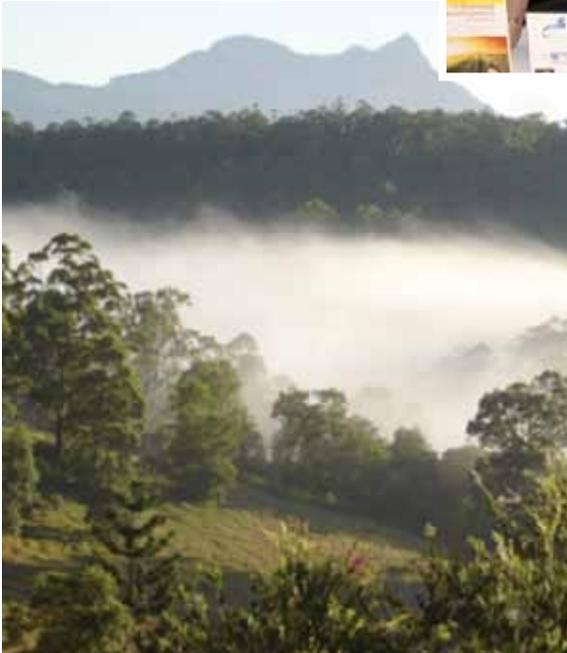


Annie winning the 'momentum' award at her million dollar masterclass award ceremony.



Annie Stoker with her horse Liam at a competition.

The view from Annie's retreat in Northern New South Wales.



Annie in action at her property mindset makeover seminar in Brisbane.





Trish Davies and her daughter Emily.



Trish with the famous Bob Proctor one of her mentors.



Trish in Mexico where she has invested in real estate.



One of the homes in the US that Trish invests in.



Trish on a ski holiday in Utah, USA.



Trish in her brand new dream car.



Trish with Millionaire Maker Loral Langemeier in the US.



Keynote address to ANZI conference along with Jeff Kennett.



Doing some promotion for her book *Financial Foreplay*.



Rhondalynn Korolak presenting a workshop at Kochie's Business Builders Bootcamp.



Rhondalynn doing a radio interview with Denis Walter for 3AW.



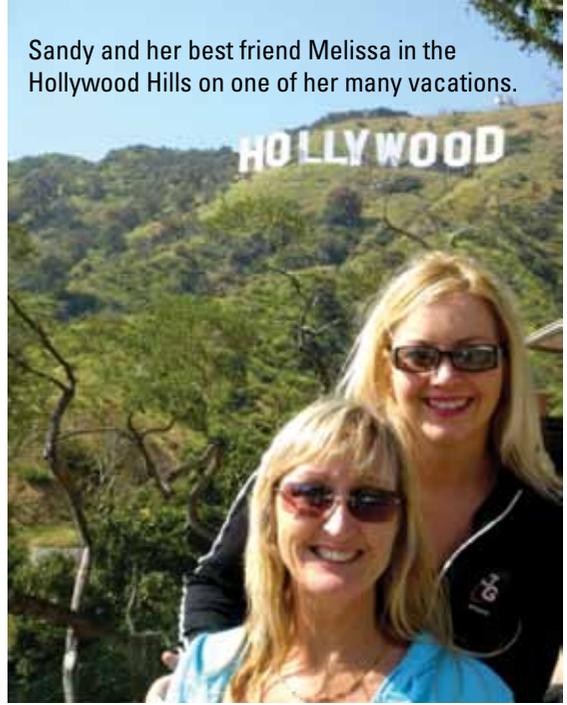
A Current Affair interview with Martin King.



Keynote speaker at the South Melbourne Business Association.



Sandy Forster, Dane and Danielle enjoying the opening of the ski season at Coronet Peak, New Zealand.

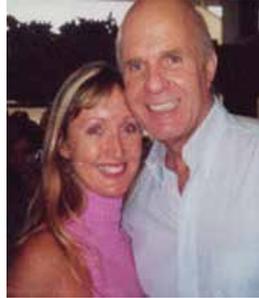


Sandy and her best friend Melissa in the Hollywood Hills on one of her many vacations.



Sandy with Rhonda Byrne author/producer of the famous hit DVD *The Secret*.

Sandy and 'The Father of Personal Development' Wayne Dyer.



Sandy and actor Blair Underwood in Hollywood after discussing the possibility of a *Wildly Wealthy Women* reality show in the USA.



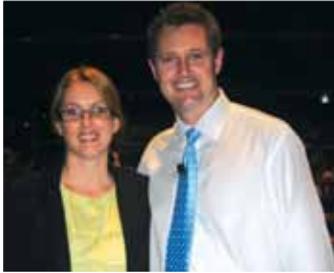
Sandy and world renowned philosopher Dr John Demartini in San Francisco.



Sandy after spending a day being filmed by *The Secret* film crew.



At a fundraising ball with husband Tony.



Conducting corporate and team building workshops.



Book launch signing.

Heidi Alexandra Pollard with Brad Sugars – early influencer on property investment.



One of her pampered pooches - Mintie.



With business mentor Anne McKeivitt and international business mastermind members in LA, USA.



A love of reading.



Lake Macquarie Australia – where Heidi calls home!



Continuing education with Leading Ladies mastermind clients Rebecca Sorensen (left) and Melissa Histon.



Property renovations – before and after!



Jenn flying over Maryfield Station with client Ben Tapp in the Top End.



Jennifer Wainwright and Alister Rogers spending time with her Quarter Horses at Alister's Equine Breeding Facility at Rockhampton.

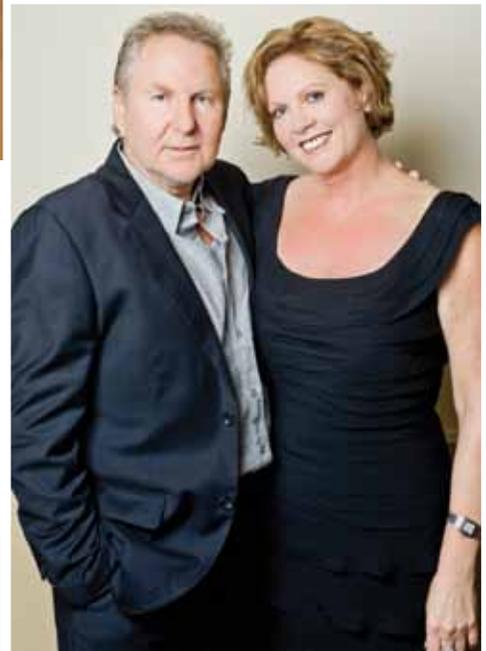
Jennifer and Oaks Little Lady, her quarter horse mare on the farm at Rockhampton.



Jane Meredith with a happy customer in her Sydney CBD Secrets store during Vogue night in Sydney.



Agus and Christine are the two children Jane continues to sponsor in a Balinese orphanage.



Jane and Dietmar, her business mentor and co-founder of Secrets.



Jane and her Mum Mavis on holidays together in Berlin.



Jane is being presented with a plaque for her donation to the Salvation Army Appeal.



Cherie Barber on holidays in New York with daughter Milan.



On stage at one of her highly attended and successful renovating for profit workshops.



Cherie swaps the renovating gear for the professional look at her RFP workshop.



Cherie on the tools.



Cherie is a hands on renovator and still loves to get her hands dirty!



No this is not a store- this is Carly's own shoe collection- impressive isn't it? A girl can never have enough shoes... We won't show you the handbags!

Facing a huge fear and doing it anyway- Bungee jumping in New Zealand.



Carly's awesome CCORP Sydney offices complete with secret garden.



Carly in action at one of her awesome CCORP Massive Results bootcamps.

Carly Crutchfield doing hands on volunteer work in Indonesia for her own charity C-foundation. She donates not only her time but huge financial donations as well.





Justine Pollard with her best-selling book *Smart Trading Plans* which was published in 2008.



Trading the stock market from her office.



Justine and her husband with one of the many investment properties they have purchased in the USA since 2011.



Justine speaking to a huge audience at a Trading seminar.



Times Square in New York under the live stock market sign.



Justine on top of world skiing in Japan.



Justine relaxing in her backyard resort pool.



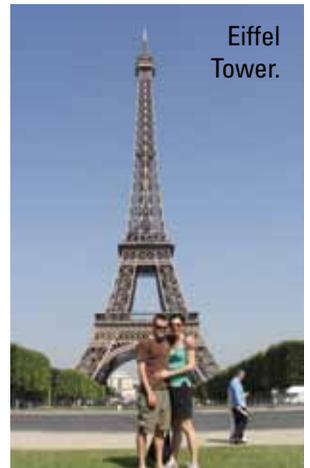
Justine on one of her many holiday getaways skiing in Vail, Colorado.



Visiting Wall Street in New York.



Holidaying in Europe - inside the Colosseum in Italy.



Eiffel Tower.



Kylie Bartlett is always on the go!

Kylie travels and presents at workshops nationally on achieving success with social media.



Kylie has a passion for fashion and spends \$50,000 per year on clothes and accessories.



Kylie has a weakness for cars and has spent over \$750,000 on cars in the last decade.



Visiting Baan Tharn Namchai Orphanage in Thailand which was built for those orphaned by the 2004 Boxing Day Tsunami. Susan was so touched she signed up for an 8 day, 800km bike ride to raise much needed funds to care for and educate the children.



Susan Dean practicing Yoga in Bali, one of her other favourite destinations.



View of beautiful Wildlife in her own backyard.



Two of the main young stars of the popular TV Show *Neighbours* at the Country Blue Light Disco that Susan used to run in her local town of Macedon.



Susan enjoying quality time with her beautiful family skiing in New Zealand.





Fiona Jones and the gals of *Ms Millionaire* at the book launch party.



Fiona in her PJs with the arrival of her first shipment of books.



Fiona and Rebecca with the best-selling award for her first book – they had to book a seat on the way home for the award!



A girl has to do what a girl has to do!



An author's work is never done – multitasking to meet the book deadline for her first book while at the salon.



On stage at a *Property Millionaire* event that resulted from that book.



Fiona with her husband and children at Disneyworld.



Fiona and her husband in the first class lounge at the Qantas Club.



Fiona and the family horse riding on the beach in Bali.



Fiona's country property which is also her office. It is complete with olympic size dressage arena and a full size yoga studio next to the house.



Fiona's love of reading means when she travels she fills her suitcase full of children's books – she loves seeing their faces light up when she gifts them. Her dream is to one day build a library in Bali for children.



Chapter 9

Fiona Jones

Build a Business in your PJs



Fiona Jones

'My dream is to inspire millions
to make millions.'

Introduction

People love the concept of The Millionaire Book Series and so often I am asked how I got the idea to start it. So the decision was made to incorporate my story into this book to show what is possible from a standing start to where you can be in just a few short years, with nothing but a huge dream, focus, hard work, dedication and a vision to inspire millions.

Three years ago quite by accident (although I do not believe in accidents) I began the first book with no knowledge of how to write a book, no idea for a book and zero experience in this industry. I am a huge believer in taking the first step, which takes courage, but once you take that step the doors will start to open; you will find the money, the resources and the people you need to make things happen.

As I write this chapter I have seven Millionaire books in print, two in production and another three in various stages of creation. We are about to launch The Millionaire Book Franchise system and we have a magazine, Millionaire Membership and a brilliant behind the scenes team at The Millionaire Headquarters. We have a community of readers and an incredible family of more than 100 Millionaire contributors and growing who make up the chapters of each book. The books are an incredible product and the family of both readers and contributors are the absolute bonus. The personal development that I have experienced firsthand by surrounding myself with successful people through writing the books is worth more than money could ever buy. I am privileged to work with the most incredible people each and every day.

I now have the ultimate lifestyle business thanks to our wonderful systems and I have the freedom to work when and where I want to anywhere in the world that has internet and electricity!

I hope my story will inspire you to live the life of your dreams doing what you love each and every day as I do, and at the same time making an incredible difference. This is my story...

What beliefs about money did you grow up with?

I saw early in life that some people had money and some people didn't. I liked the having it a whole lot more as I saw friends and relatives that took the trips to Disneyland, the boats, the holidays, the houses and the cars and the wonderful experiences and choices that having money allowed.

I starting working part-time while I was at school and I loved the freedom that came with having my own money. I also learnt the value of money and how many hours I had to swap if I wanted to buy a certain dress or shoes, and this understanding of value is a great lesson to learn. I only ever went potato picking once, all day in the hot sun for the grand total of \$18!

When I was at university it was during a time of recession; I lived away from home on campus and my parents were funding my living expenses. Even though my rent was due fortnightly my Dad would ring to talk about it. I was studying so hard and budgeting so well that I found this frustrating, as the workload was stressful enough. Looking back I know now it was a stretch for them due to the recession, but that wasn't communicated to me at the time. This drove me to never have to rely on someone else for money and to this day I never have. Being a uni student living independently taught me to budget and live within my means, so when I graduated and earned money, I was used to not living on a lot of money and continued to live to a budget and concentrated on paying my debt first and saving the rest.

What inspired you to start investing in property?

After I graduated university as a medical radiographer, (and later obstetric sonographer), I was employed in a major teaching hospital in Sydney where I was surrounded by professionals. I was often rostered to work in the operating theatres to X-ray patients during procedures and I used to listen to the surgeons talking about shares and properties and I started to understand how they used their income from the hospital to invest. The staff I worked with were at that stage of buying their first apartments and renovating so I decided I should do that too. They were earning a wage, but were using their money wisely and investing to make more money, therefore not putting a cap on their earnings.

This was my first lesson in the importance of spending time with people you can learn from and that you become like those you spend the most time with. So I am very grateful for the exposure to so many professionals straight out of university. I am always very conscious of who I spend my time with and ensure it is with people who love and support and encourage me and believe in what I am about. I am very protective of my energy and not having it affected by negative people, as it is very draining and not how I choose to spend my time.

What steps did you take to buy your first property and later become a property investor?

I was determined to buy a property so I paid off every bit of debt from university as fast as I could. I was with my future husband as we met at university and we are together today after 20 years. So we decided that we would sell one car and I would catch the bus (hard after having my own car but I kept the bigger picture in mind). We saved one entire wage and lived off the other.

We worked every overtime shift, public holiday shift and on call roster we could, in order to save a deposit. I also would work a day shift at the local navy base and do a nightshift at the hospital or work on my rostered day off to meet the goal of owning a property.

We bought the worst property in the best street as we could see the potential and had done a lot of market research. It was a two-bedroom apartment in a block of five. Everyone we spoke to told us not to buy because the market was bad, interest rates were high (13 per cent) and we were too young and should be travelling overseas. But it felt right so we went ahead. I can remember literally having two cents in the bank after we bought it and being so excited for my next payday to come around so we could buy paint and start saving to polish the floorboards.

While renovating I became pregnant and because we had gutted our bathroom I had to pee in a bucket at night and each morning I would empty the bucket at our neighbour's house (they had kindly offered us the use of their bathroom to get ready for work in the mornings while we renovated). I remember also having to wash the dishes in the bathtub when the kitchen was being renovated and paint at night, all while working full-time and being pregnant. I was also

project managing the external renovation of the entire block (with no experience) for the other owners; we were adding garages and balconies and refurbishing the entire outside to take advantage of the stunning ocean views. We used to refer to it as ‘the block’, as it was so unusual for five private owners to get together and do this kind of project. We used to have rotating dinner parties in each other’s apartments.

Our apartment was complete in time (just) for the arrival of our newborn baby boy. Our apartment was featured in magazines and later became a corporate rental and was rented during the Sydney Olympics for a phenomenal sum.

The equity in this apartment allowed my husband and I to buy an investment property in the same street several years later. We had moved to Melbourne by then and so I flew to Sydney with a toddler on my hip going to open homes determined to buy an apartment during the week I was there, while sleeping on a friend’s floor. I made the offer while getting on the return flight home and flew back six weeks later to renovate it while stopping at Bunnings on the way for supplies. Who said property investing and renovating was glamorous?

This first property and subsequent sale allowed us to build a substantial property portfolio and we are now involved in boutique property development, which I love.

The second lesson was not to listen to the opinions of others who don’t understand what it is that you want. Trust your instincts and don’t allow people to project onto you their own ideals or beliefs.

How did you take an idea for your first bricks and mortar business and get started in an industry you knew nothing about?

I want to start with a disclaimer here that we all have different risk profiles and I am willing to take more risks than the average bear, but not without research first. However there is a point where you have to have the courage and take a risk, as nothing in life comes with a written guarantee. My uncle once said to me, ‘It is better to have tried and failed than never to have tried at all’, and that was something that I really listened to. It almost gave me permission to fail and that things would still be okay. If you never take a risk you will never change anything.

I started my first bricks and mortar business while still working as an obstetric sonographer – I loved my profession, it was such a privilege to be able to scan pregnant woman and be part of their journey to becoming a mother. But I wanted to learn about business and I learn best by doing, so I made a decision to open a Brazilian waxing salon on the Gold Coast. I knew nothing about the beauty industry, but what I did know was that there was no-one offering speciality Brazilian waxing in a place (The Gold Coast) where everyone wore bikinis. So I set out to find a shop and some beauty therapists even though I had not one single client. I had read lots of books though and knew I had to work on my business and not in it. Most people go into business and tend to buy themselves a job, rather than building or creating a business.

I found a great location with lots of trendy cafes and restaurants, a hair salon and a vacant, modern shop that had previously been home to three failed businesses. So I used the negotiation skills I learnt from property investing to negotiate a great commercial lease even though I had never done this before and didn't really fully understand the option terms. The owner was interstate and didn't know about the local road works that were severely affecting the area, forcing several businesses to close, so in my proposal I made sure I told him my business plan and explained how I came to my offer on the rent, rather than just presenting a figure plucked from the sky. I knew as a new business with no experience I would not be able to get a business loan so I redrew on one of my mortgages to fund it. I am very grateful to my husband who has never ever stopped me from doing anything I have wanted and always fully supports me in everything.

The shop was great – excellent location and space – so we decided to make it into a six-room salon. An architect friend designed the interior for me, and my husband and a builder got together and did the fit-out at a fraction of the cost of a shop-fitting company. This allowed us to buy the best salon software package available at the time with a great database system and enabling us to text clients. I also negotiated every single item we had to purchase for the salon as I was entering into this as a business and did not get emotional over whether the disposable underpants were pink or white (the pink ones were 10 times the price - forget it). I knew that every cent I spent would affect the bottom line. We employed our beautician

and together we painted the new walls and set up the salon - we wanted to keep her and she needed money, so I employed her until we opened. At the start I paid her wages from my own wage as an ultrasonographer until we actually opened.

At that time I was reading *Think and Grow Rich* by Napoleon Hill, and it said to imagine yourself providing the product or service and getting a return for it and to state what you wanted the turnover in dollar amounts to be. So I did just that; imagined happy customers feeling great and all of the \$50 notes going into the cash till. You can imagine my surprise when the turnover for the first year was exactly what I had written down when reading the book, even though I had never thought of it again. Two years after opening the business I sold it debt-free for a phenomenal profit.

My sister and her husband had just returned from England with no money and no prospects. I spoke with her about the business idea and what I thought could work and she was keen to be involved. So I was to be the silent partner and financier and she was to be the manager and in return she was given 50 per cent of the business and free rent for 18 months, as I wanted to help them get on their feet.

The first day we opened, our one-and-only 'waxpert' (as we called the beauty therapists) had to fly home to New Zealand for a family funeral. We had interviewed so many candidates that were not right and I started to think this was a crazy idea. My sister and I had flown a waxing specialist to the Gold Coast from Sydney to teach our one staff member and us because we didn't want to be like anyone else around. We wanted the high standards of NSW, as at that time it was okay to recycle wax in QLD, and no gloves or aprons were required!

The silent partner idea didn't last long as that first day I had to go into the salon and start answering the phone and my sister had to start waxing. The salon took off from day one thanks to good old-fashioned service, doing things better than anyone else and some unique marketing strategies.

There were a lot of days of juggling children, working my profession, staff issues, 4am starts to do the book work and pay wages, and I worked Thursday nights and Saturday mornings at the salon and whenever else I could as I was driven to pay off the loan to the business. I set a goal not to sell that business until I had paid that

debt. I had also planned to franchise this business and had already chosen the location for the second salon.

Unfortunately my sister decided to leave that business very suddenly before this goal was met, so I was left to manage this as well as most of the staff walking out at the same time (my sister's unhappiness had a flow on affect amongst the staff). I was torn between selling and staying as I hadn't reached my goal of paying off the business debt and my plans to franchise. I then had to pay out my sister so my debt grew larger, and by this time I had also lost my career as an ultrasonographer due to a shoulder injury. At the same time my husband's brother-in-law was diagnosed with a terminal brain tumour; he had two children. Suddenly so much in my life had collapsed around me. This was one of the most difficult times of my life - I had lost a career I loved and the cash flow that goes with that, I was losing my gorgeous brother-in-law and taking care of him and his children where I could as well as my own young family, the business and also undergoing treatment for my work-related shoulder injury. All of this with a corporate husband whose travel schedule leaves me feeling like a single mum a lot of the time. I did what I could and spent every spare minute building the business back up with a beautiful manager who was my saving grace and still a friend today. We introduced fresh energy, new products and new initiatives that grew the business further and allowed me to pay off my business loan. The week I paid that debt off someone asking if I was interested in selling the salon approached me. Even though this decision brought with it the loss of my dream to expand, and the loss of my sister due to the relationship breakdown, it allowed me time to help my family and nurture myself emotionally and physically and led me down a path where I spent 10 hours a week on a yoga mat and on a spiritual path that is one of the most profound things in terms of my success.

**'Rock bottom became the solid foundation on which
I rebuilt my life.'** *J.K Rowling*



So many people told me not to start my own business. The common things I heard were; 'You have no business experience, you don't

have any staff, you don't know anything about Brazilian waxing, most businesses fail'. My male accountant at the time just gave me one of those looks like, 'Yeah right, as if this is going to work.' All of these comments made me more determined to succeed and I really felt it was all going to be okay. I felt inspired to do it and I was having so much fun. I had never laughed so much during all of the research we did.

I loved my time in this business and the experience I had, the people I met and it has led me to the path I am now on and helped me realise that a bricks and mortar business was not for me at this time in my life when I wanted to be available for my children. The financial reward allowed me to spend the next three years of my journey doing whatever I liked. Had I not hit rock bottom I may never have found my strong will and determination to get back up and heal and make a difference in this world.

What role do you believe mindset plays in being a successful entrepreneur?

Absolutely everything! Without a successful mindset it doesn't matter what business or vehicle you choose to create wealth, without the beliefs and your success thermostat set correctly it will be a long, hard road.

Success means many different things to people. It's not just about financial success; to me it is about having choices and great relationships with family and friends and enjoying what you do on a daily basis. Success is not a destination at which you suddenly say I am successful now, it's an ongoing journey to discover your world and do the things that you want to achieve, whether that is to become a mother, a dancer, or a business tycoon. Once we reach a goal you should then be reaching for the next thing. I think when you stop striving for that next thing is when you stop really living.

You have to become the person that is able to attract the success. You will grow in success in proportion to how you grow as a person.

What books, products or programs made a positive difference to your success?

I have an entire library of personal development books, CDs and DVDs. They are my prized possessions and I love them all. I guess

at different times in my life I have been drawn to different mentors through various products, depending on where I was in my personal growth.

Personal development is ongoing, you don't just reach a point and say, 'Okay, I am successful now and I don't need to listen to develop myself anymore'. I listen in my car, when I go walking, hanging the clothes on the line, folding the clothes and I read books all the time and watch inspiring DVDs instead of TV where time permits.

Like most people who have reached a certain level of success they will tell you they have read *Think and Grow Rich*, *Rich Dad Poor Dad*. In the back of my Millionaire books I have a recommended reading list.

'Don't wait until everything is just right. It will never be perfect. There will always be challenges, obstacles and less than perfect conditions. So what. Get started now. With each step you take, you will grow stronger and stronger, more and more skilled, more and more self-confident and more and more successful'. Mark Victor Hansen

How do you get the time and energy to do all the things that you do?

We all have 24 hours in a day and we all have a choice about how we spend our time. There are a lot of things that drain your energy and waste your time. I choose not to watch television and I don't read newspapers or magazines (except business articles). I am very careful about what I put into my mind, as your mind and how you think is the most important thing in your life. I am very careful about the language I use to others and myself and avoid language such as, 'I don't have time'. What we think about we bring about and what we give we receive, so I spend time doing voluntary work as I believe it is important to contribute financially and of time and I find I receive the time I need. Avoid procrastination; I just do it rather than wasting time talking about doing it or why I should do something. I avoid

unnecessary meetings, as my time is my most precious resource. I recently saw a movie that was based on a future in which people were given time as currency and every time they bought a coffee they lost four minutes of their life. It was an interesting concept.

Everything we do in life comes down to our values, so we spend our time and money in order of our values. So it may be that you simply don't value wealth creation and the freedom and choices it brings, if you choose to spend no time organising your finances, reading a book about it, or attending a seminar.

You can either accept some things are not important and avoid all the turmoil this brings or you can start re-evaluating your values.

If you value your children looking good, then you will spend a lot of time and money on shopping for their clothes and shoes. A good way to know what your values are is to look at where you spend your time, what books are in your library and where you spend your money. Dr John Demartini has a lot of great books in this area.

I also shop online as I don't like to spend my time and energy in shopping malls.

When you love the things you do in your life you will find you just have the energy.

I find many people are so busy, yet they achieve nothing in their week, except for talking about how busy they are. There are a lot of people who find time to be sick, something I definitely have no time for - so my body listens to that.

Can you share some examples of positive success habits that you use?

On a practical level, to stay in a state of high energy, which is required to achieve everything, my success habits are:

- Being organised so that my day flows and I make the best use of the time available
- A daily shot of vitamin juice
- Reading inspirational quotes and looking at the vision boards in my office

- Establishing an exercise routine - do things you love, not those you don't
- Reading inspirational books and listening to CDs on an ongoing basis
- Following my intuition and heart
- Meditating (learn to control your mind, thoughts and self-talk)
- Gratitude journaling - keeps you in a high-energy state
- Repeating affirmations and visualisation.

I also wear a Q-Link pendant, which works wonders particularly as I spend so much time in front of the computer and on my mobile phone.

How important do you believe investing in yourself is?

You are your most important asset and the greatest investment you will ever make is education in personal development to learn, grow and expand yourself. The people that develop themselves are the ones achieving great success – they weren't born that way; they have had to learn it. So if you are not willing to invest in yourself by buying books and CDs and attending seminars then you won't grow as a person and you won't grow financially. If you want to have more you have to become more.

I went to university and at the end of my three-year degree I had to pay back the cost of all of my books, tuition and the car that I bought with a three year-loan (I had not made any repayments until uni was finished and so all the while the loan was accruing interest!). So an education costs money. I find people spend tens of thousands to get a piece of paper at a university that often does not offer prospects at the end, yet they won't spend \$5000 on a course that they can take action on immediately without having to wait four years to finish the course. I have invested a lot of money attending courses and seminars, reading books and listening to CDs to learn about shares, property and writing books; this is education that I value as someone else has spent years making mistakes until they have worked out the fastest and easiest way for the concept to work. I value education in all forms; it's just about knowing there are alternatives and most of

all doing something you are passionate about it, not doing what the school advisor or your parents thinks is right for you.

As an entrepreneur do you struggle to find the balance between work, family and other aspects of your life?

This is a question I get asked all of the time. My answer to this is that all aspects of my life are MY LIFE. I don't separate my business work from my family. If you really enjoy what you do then it is all fun. Why should you have fun only at home and not work. I work with a brilliant team and all day I get to speak with some of the best people in the country. I like to say my work is full-time personal development.

There is absolutely no balance when you start a business; I liken it to the jumbo jet taking off. All the effort and energy goes into launching it off the ground - you have to do what it takes in the beginning knowing there will be a point where your business reaches an altitude and will have periods of running on autopilot. This is when you have the right team, the systems are in place and you simply head to the destination you mapped out before you set off on the journey. You need a clear vision of where you are heading and to stay focused on this, but at the same time you need to allow things to flow and evolve as you travel along, as something you thought might work might not work the way you thought. The universe has delivered some incredible things to me simply because I was flexible and knew there were many different paths that would lead me to the same destination.

I have learnt to say no and put my family and myself first and not do things just because others want me to if it isn't where I want to spend my time. This has been hard to learn but well worth it.

My children come with me to my property development sites and pitch in to help clean or furnish them for staging purposes. I have taken them to interviews with the Millionaire contributors and my son even interviewed some of them (he gets away with asking more direct questions than I do!) I feel I am giving them real life experience about who their mum is.

One of the things I have always done is to live the lifestyle I want at the time (within my means of course). I have always chosen to live in some of the best and most expensive suburbs so that the lifestyle I want is at my front door. This hasn't always meant I have lived in the best house. My first home (the apartment in the block we renovated)

was in one of the most expensive suburbs in this country in one of the best streets. Multi-million dollar homes and beautiful cafes, restaurants and beaches surrounded us and we got to live the dream rather than waiting until we could afford a house in the street. We also lived on the waterfront in one of the best streets on the Gold Coast. It was probably the worst house in the street but it enabled us to have the most incredible lifestyle with the children on boats and jet-skis and for me to have the best view from my home office. Your environment plays a huge role in your motivation and inspiration.

Recently we have moved to a stunning 13-acre property that allows me to work while the children ride the horses and motorbikes and I can watch them from the study or while working from the veranda, which is just divine.

Because I work from home we spend a lot of time together as a family and I make it a priority to take my children to school each day. They often listen to the personal development CDs I play in the car and it's amazing what they pick up even when I think they are not listening.

What inspired you to write *The Millionaire Book Series*?

My passion for reading and my love of success stories were the inspiration behind this series, along with my desire to inspire people to be the best they can be. The only TV show I watch is *Australian Story*, and as a child I loved the *Mr Men* book series, so I just kind of do a grown up version of those books to tell people's inspiring stories like *Australian Story* does. I really wanted people to understand that successful people were just like them; most didn't have the money handed to them. At some point they all had to have a dream and the courage to take the risk and become uncomfortable and stretch themselves to be where they are today. I have so many days where I am uncomfortable and stretching and a lot of those days I don't want to be stretched; it is easier to stay comfortable but I keep my focus on my bigger vision and 'Feel the fear and do it anyway'.

I attended a lot of seminars and listened to a lot of strategies and one of them was to write a book. At the time I was about six months away from starting my property development project so I thought I might write a book, which I did. I didn't know anyone in the personal development industry when I first started and I was not known as an

author and had no idea how to put a book together. In The Millionaire Books we encourage readers starting out on their journey to find someone who has done what you want to do and learn from them. So of course I did exactly that; I learnt from someone who had done what I wanted to do and did some reading and a course to educate me on my next goal. It is about taking a step forward and then the next door will open and the next and the next. One of my favourite quotes is 'Take the first step in faith. You don't have to see the whole staircase just take the first step,' Martin Luther King Jr. And my advice to anyone is that you don't have to know how the next piece of the puzzle will unfold, just trust and take a step - the first step is the hardest.

What are The Millionaire Books about?

The Millionaire Book Series is a collection of books, each focusing on a certain niche such as property, business, health, coaches and mentors. The inspiring success stories in each book focus on being a 'millionaire' in a holistic way. They are about obtaining abundance in all areas of your life. The focus is not on financial wealth alone, but rather being a millionaire in all areas of life such as creating millionaire relationships, millionaire health, finances, spiritual life and career. It is about the power of a story and lessons from ordinary people who have overcome challenges to create their extraordinary dream life and businesses. Through sharing their journey, mindset and lessons others are inspired to start their own journey to create their extraordinary lives.

What is the future of The Millionaire Books?

We now have a company and I have the best business partners and team in the world. We are looking to expand our series globally via a franchise system. We have a great solid foundation on which we have built this business and are very excited to expand our Millionaire family to include master franchisees into 14 countries over the next few years. With my business partners' expertise in the franchising industry we have been able to create an amazing opportunity for future Millionaire Master Franchisees to be involved in a turn-key business like no other where they not only have most of all of the hard work and setup systems done for them, but they get to make phenomenal money while also inspiring others and making a difference in their country. I now have my own publishing company

that produces my series of books and those of other inspiring people whose message will also inspire. I have a dream to inspire millions to make millions.

How did you find a business partner to joint venture with?

When you have faith enough to believe you can do something and you stop wasting time wondering how everything will happen and instead just take action toward your goal, the universe lines things up and rewards action takers and things start to show up in your life. From the writing of my first book I had a vision to write a book series and build a franchise business around that. While interviewing Michael R. Dean for my first book *Mr Millionaire* I shared this vision. I think he saw my passion and enthusiasm and with his knowledge of looking at the DNA of a business idea could see the huge potential for the Millionaire Books. He and his wife Susan, who I interviewed for *Ms Millionaire*, shared very similar values to me and had a lot of experience in taking a business to franchise. We had several meetings and got to know each other over the course of the year and later became business partners. It works very well as we all bring our niche expertise into the business and have very clear roles that we all do very well. It has been the best thing I have ever done in business and we have a very close working relationship that I am grateful for every day.

How do you intend to inspire millions of people to make millions?

On a practical level through our books, e-books, magazines, membership site, webinars/seminars and our expansion internationally into 14 countries with Master Franchisees using our proven system to reach people all around the world.

I had the exciting concept of giving people access to amazing experts for as little as \$14.95 to \$29.95 for an e-book or hardcopy book. Anyone can afford this education and each book has additional amazing free offers and products worth more than \$2000 so it is great value and a fantastic way for anyone to start or continue on their journey to creating wealth, health and happiness.

'It isn't what the book costs; it's what it will cost if you don't read it.' *Jim Rohn*



I believe everyone who wants to make a difference in their life, career or business, should be able to access quality information with the wheels of life still rolling. So by having the information in books, e-books, membership sites and webinars we are bringing the experts and the information directly to people at a time that suits them without the cost and time of attending live seminars. However, we do appreciate the power of live events; getting among like-minded people and being part of the amazing energy that these events bring. So we are also working towards some exciting live events in the near future that will WOW the crowd with giveaways, prizes and, of course, lots of amazing content.

Where did the idea come from?

There was a stage in my life where everything fell apart all at the same time.

I found myself sitting in a seminar wondering what to do next and I absolutely loved hearing the success story behind the expert speaking on their subject (property, shares, business etc). It was so inspiring to hear what challenges they had overcome and what lessons they had learnt along the way. I was in a position where having sold my first business I gave myself three years to work from home and find what I loved to do. I thought about all of the people working nine to five and realised it must be difficult for them to get the time off work to attend weekday seminars and their weekends were tied up doing all the things they couldn't do during the week, or they were working in a job they didn't like so by the end of the week they had no energy left to do anything. So I thought it would be great to be able to give people access to these experts and bring their inspirational stories to life. People often think millionaires and successful entrepreneurs are different to them, that they must come from money or that they had some type of gene that they weren't born with. So to be able to interview successful people and ask them

questions around their upbringing, mindset, lessons and journey to success was an amazing way to inspire others to know that they too could achieve this amazing wealth in their lives.

'The more you read, the more things you will know.
The more that you learn, the more places you'll go.'
Dr. Seuss

Do you actually work in your PJs?

I choose to work from home rather than in an office and I work for myself. The view over my 13-acre property with horses and chickens while I work is stunning and I love popping out during the day to feed the animals or go for a horse ride. It also gives me the freedom to cook dinner and organise my home when it suits me to fit with my family's schedule, rather than doing this all after work when I want to spend time with the children.

I am able to attend my children's school events and choose the hours and days that I work.

I cannot count the number of days I have worked from home in my PJs. I sometimes laugh as I interview contributors via Skype in my PJs with the chickens chirping or the horses whinnying in the background. They love when I tell them where I am interviewing them and the comment is usually something like 'Fiona, you are living the dream!' I have also done a few in my swimmers as I live on the Gold Coast in Queensland where the weather is very tropical. Lucky for them I don't use a camera!

How is the book *Think and Grow Rich* relevant to The Millionaire Book Series?

Every successful person has read this book in their life. I admit it took me a few times reading it through to get 'the secret' in the book; when the student is ready the teacher appears. The author Napoleon Hill searched for the most successful people to interview and determine

what it was about them that made them high achievers. I like to think of The Millionaire Book Series as the modern day *Think and Grow Rich* with practical steps people can take today toward changing their circumstances.

Why do you believe people should make millions?

I believe mostly because of the person they become on the journey to becoming a millionaire. A millionaire understands the money can come and go but along the way they have become the person who has the ability to do whatever they need to do, and have the ability to do it all again. To become a millionaire takes an enormous investment in yourself. The growth as a person on your personal development journey to becoming a millionaire is one of the most incredible things. Your mindset opens to all possibilities and no dream ever becomes too big when you think bigger. When you are standing at the beginning of a journey, you don't know how it is going to happen or unfold and you take the first step in absolute faith, believing that the next part of the puzzle will be shown. The feeling you get when you look back and see the completed puzzle is indescribable. It is the sweetest thing knowing you have created something from nothing.

Having the ability to design your life is a whole lot better than trying to put the pieces of your life back together when things go wrong and not having the skills to manage this.

On a practical level it means employment and investment and all of the things that keep the world as we know it today ticking.

So many family feuds and relationship breakdowns occur over money, so while people say money is not important (why then do they go to work eight hours a day to earn it?) they are fooling themselves and it usually means they don't have any.

I say get on and earn the money, and learn about money. Meaning that you need to learn how to get the best out of your money, whether that be in a business or a career but learning how to invest and use your money wisely to create more money. Money gives you choices to enjoy your life and create amazing opportunities for you, your family, friends and community.

'What material success does is provide you with the ability to concentrate on other things that really matter. And that is being able to make a difference, not only in your own life, but in other people's lives.'

Oprah Winfrey

What do you love about what you do?

Everything! Where do I start?

The best thing is spending time with the many incredible people that we interview and the 'dream team' in my company make it so much fun. The flexibility is fabulous. My hours are whatever I want them to be. If I have a phone and a laptop I am good to go. I can work from anywhere in the world and in fact have enjoyed places like sitting by the pool in Bali using my internet and laptop. I can pick up and drop my children to school and attend their events. I can pretty much work whatever hours I want to fit in with my life, rather than life fitting in around work. Other than when a book is about to go to print I can take time off whenever I like and catch up at nights and weekends. It's the freedom of choice to work when I want and where I want that makes it possible for me to have a business and a family. I sometimes take the laptop with me when I get my hair and pedicures done if I am working to meet a deadline. I have never been good at the full-time mum thing; I like to experience both work and family time in my life. I came from a medical background where every 30 minutes I saw a patient and the bricks and mortar business (salon) where everything revolved around time and appointments. I wanted freedom to not worry about the time and I definitely didn't want to bill for my work on a time basis. I no longer wanted my life measured by the hours I worked and a price per hour, which has a ceiling on what you can earn.

I also love that I take breaks to spend time with the horses during the day, or take a walk around my property or meditate in my yoga studio.

If I have a property project on the go I just work my book business in around being on site. When the property is at lock up stage and I have a lot of 'tradies' coming in, I just set up office in the property so if a tradesperson is late I am not wasting my time, but am available when they arrive or when they need me to give them clear instructions to avoid mistakes.

When did you actually start this business and how long before it was making a profit?

I recently heard Brian Tracy say that it takes two years to learn whether you are in the right field. It takes two more years before you start to be successful and you make the money back that you borrowed in the first two years and then it takes three more years; so you have to be willing to play full out and do what it takes. Most business owners who have started a traditional business from scratch don't make a real profit in the first four years; I think the overnight, million-dollar profit story is actually one that has been seven years in the making for most businesses. This is one of the reasons people will enter into a franchise as it speeds up the process and is a proven system and they don't need to go through this phase of branding and inventing all of the systems from scratch - it's a proven pathway without the long wait for a return on investment.

In my first two years of doing my book series I worked six and seven days a week, both night and day. I worked long and hard to make it a success, as I did in the salon. The rewards will come but you need to sow the seeds of success first and stay focused and dedicated and not give up too early. I find that people stop right before they find gold; they just give up that bit too early, when success was almost in their reach, and then they say, 'Well that didn't work' and they go back to being comfortable or blame someone else or the market conditions for why it didn't work. Again your mindset needs to be set for success.

There is a season to sow and a season to reap and one of the things we don't know is when that season to reap will be. This is one of the major reasons you have to love what you do, otherwise it is just too hard to get up and keep going each and every day.

Has your husband always been supportive?

Absolutely. My husband and I met at university and have been together ever since. We have had to grow and learn together, so we have shared every step of the journey together and share a very happy marriage. He has always supported me in anything I have taken on and this is probably one of the major reasons I can do it all. My husband travels a lot for work and a lot of the time I feel like a single mum physically, but emotionally I know I always have his 100 per cent support, which is a huge source of strength for me. He is an amazing husband and father.

Have you ever turned down opportunities?

A couple of years ago I was invited to go on the speaking circuit with a very high profile speaker. It was an incredible opportunity and would have been a huge profile booster. It was a very difficult decision that pulled at my being-a-mum string and have-a-great-career string because the travelling involved meant I would be in a different city each week. With my husband's travel schedule I decided that it was not the best thing for my children at that time so I declined. Sometimes it's the things that you say no to that shape you. My value for having a happy and balanced family life meant that this was not something I could take on.

How has your success affected your children?

I have always been a working mum. When I was in my profession I had a wonderful nanny to look after the children while I worked (usually two days a week). On my days off I would study real estate and did my full real estate licence while the children slept. When I had the waxing salon I used to have to leave the salon to pick the kids up from school and drop them to my parents' house for a few hours while I went back on Thursday evenings. I used to get up at 4am to get the paperwork done for the business before going to my day job. People don't see how hard you work behind the scenes and how early you get up to get organised and exercise before you even start getting the children ready for the day.

My son who is now 12 just went to a three-day workshop with my husband to learn about shares. Out of 150 people he came second place in the share game. All the participants were congratulating him

on being there and understanding the content, which was full on. He now has a conservative strategy to follow and for his 13th birthday we are gifting him \$5000, which he will turn into \$1.6 million by the age of 22. He will be the co-author of one of my upcoming books *Teenage Millionaire*, which aims to inspire young people to live their dream life and be, do and have anything they desire. The younger they start the less chance of having people tamper with their beliefs in a negative way, such as 'you can't do that'. I teach my children not to listen when people say something can't be done. I say the best way is just to do it and show them. I can teach by experience and I tell the children that people said I would never be successful at the business or that I would never finish the book and I have achieved beyond all of this.

My son has also joined me at several of the millionaire interviews from the age of 11- he asked me if he could come and I thought, why not. The millionaires were thrilled as they all have a desire to help others. Once he rode in one of their Ferraris and had a private share lesson with one of the Millionaire authors.

My daughter has learnt the art of persistence and never takes no for an answer. She thinks outside the box and tackles things from different angles. She has her own farm fresh eggs business with her very own personalised egg cartons. She is also currently writing her first children's book based on her experiences on the farm.

I am so proud of the little people they are becoming, so kind and caring toward others.

Why do you spend time on the school-banking program?

Every week during school terms I spend four to five hours volunteering in the school-banking program at my children's school. I love to be involved in the school community and this also fulfils my passion for financial education, which I find is lacking from most school curriculums. Money affects us every day of our lives but it's not usually taught at school.

The students receive tokens and gifts as a reward for saving. Saving money is the greatest lesson anyone can learn, because if you just saved and did nothing else you would be wealthy; \$5 a week from the start of school becomes a small fortune in the future. It is so basic

yet most people don't save, so I love that I can play a small role in shaping even one child's financial future.

What do you think holds people back from achieving their goals?

Firstly, we have to assume that people have taken time to set some goals. The start of every year is a great time to do this. I often speak with people who don't have any goals; they just go through Groundhog Day and before you know it the year is gone. I love looking back at everything I have achieved that year, knowing I have inspired others to change a part of their life through my books and what I have achieved to improve our lifestyle and grow as people and a family. I also love to think of goals as dreams with a deadline.

Beyond setting the goal, it's just fear holding them back - 'What if I can't do it, what if I fail, what if I succeed, what if I can't fit it all in, what if I won't be a good mum, what if my relationships/friendships change?'

I support a charity that gives women in war-torn countries the skills and starting money to become an entrepreneur and have their own farm or sewing business etc. I see what little money they start with and how they make that into a living that boosts their self-esteem, which then changes their children's lives and those of the village. These women have suffered unimaginable uncertainty and fear, yet they go out there and make it happen.

I have recently started to learn horsemanship. My main inspiration is that my daughter loves horses and I want to be able to spend time with her and give her a wonderful experience and healthy hobby. Through horsemanship you learn so many life lessons. My daughter has been attending horse camp since she was seven and her personal growth has been amazing.

To do this I have attended horse clinics and had to overcome a massive fear of horses. I even volunteered at an organisation involving horses for several years to be exposed to them and learn what I could. I have been way out of my comfort zone, loading and driving horse floats and all the things that come with looking after a horse and it has taken time and effort, and there have been days where I have wanted to just give up, but in some ways that horse has been one of my greatest teachers. I could have missed out on this experience

with my own growth and the look on my daughter's face when she is with her horse if I hadn't worked through my fear.

Taking big action on big dreams faced with big uncertainties is pretty much where everyone has to start. Just take a baby step toward your dream and watch the doors open and the dreams come true.

You have everything inside of you right now to achieve anything it is you want to achieve. Make sure it is what you want and not what others want of you; you need to live your life and not the lost dreams of someone else and allow your children to do the same. Life really is simple and easy if you believe it is. I wish you happiness and success and an extraordinary life.



To express start your abundance journey Fiona is giving readers of *Ms Millionaire 7* free chapter's from the first seven best-selling books in the series. Simply scan the QR code in this book or go to www.TheMillionaireBooks.com.au to get started today.



Books By Fiona Jones

Mr Millionaire

Property Millionaire

Millionaire Mentors

Millionaire Motivators

Real Estate Millionaire

Health and Wellbeing Millionaire

Millionaire Coach

Business Millionaire

Chapter 10

Susan Dean

Relationship Millionaire



Susan Dean

'The core of all success is based around great relationships.'

A life and business coach, workshop and training facilitator, franchise systems developer and entrepreneur, Susan Dean believes she was destined to help people flourish and prosper in all areas of their lives.

As a teenager she wanted to help others and persuaded her parents to open their home to teenagers in need. In her 20s she became a youth worker, working with teenage groups and one-on-one with clients to assist them to achieve their goals. It was from this work that Susan learnt the importance of building great relationships, asking good questions and that the past does not need to equal the future.

Susan opened her first business in her mid 20s. It was in the fashion jewellery industry and it allowed her to enjoy the advantages of being an at home mum. She began to manufacture, wholesale and retail her products throughout Australia through Licensees and Party Plan consultants.

Susan loved being creative and building the businesses from an idea, systemising it and turning it into a leveraged business through licensing. However after a while Susan missed the coaching and being able to make a difference in other people's lives. So she moved on from the business and went on a journey of self-discovery and education. Susan looked for the best in their field to mentor, train and coach her. Over the next few years she completed the full curriculum of Landmark Forum and leadership program, she completed Life Mastery with Tony Robbins, an authority on leadership psychology, and completed various trainings in Neurolinguistic Programming (NLP), time-line therapy® and Ericksonian Hypnosis with Tad James and other various expert trainers. Susan also trained closely with Dr John Gray, relationship expert and author of *Men are from Mars, Women are from Venus* where she learnt the importance of understanding the differences between men and women both in life and in the workplace.

Susan then discovered that she could fulfill both her passion and dreams of building businesses from ideas and making a difference in people's lives if she combined the two and became a franchise expert, and a life and business coach.

Susan was born in Australia in 1967 on her parents' fifth wedding anniversary. She is married to her childhood sweetheart Michael and has the most amazing gratitude for the love and respect that they still strongly share for each other. They have two beautiful teenage daughters Chloe and Monique and live on a five-acre country property in the mountains in Victoria with their dog Scruffy and cat Howey.

What beliefs about money did you grow up with?

Growing up I always felt that I never went without. My father was in the Army so we moved house, schools and state every two years until secondary school. I never lived overseas but was 'made in Malaysia' and flew back to Australia in my Mother's uterus and was born in Preston Hospital, Victoria, in 1967. I then lived in various places from Melbourne, Adelaide, Puckapunyal, Portsea, Brisbane and back to our main base of Melbourne a couple of times until my Dad got out of the Army and we settled in Melbourne permanently. We usually lived in suburbs where all the Army families lived and therefore all the homes were very similar looking or of similar value so no one felt that anyone was either better or worse off.

What was your first job and how much was in your first pay packet?

My first part-time job was horrible. My Mum worked as a cashier at a butcher's shop at the Moonee Ponds Market in Victoria. I was given the job as dishwasher of all the big tubs and trays that had all the raw meat in them so they had a couple of inches of animal blood at the bottom, which I had to tip out and then wash. All this for \$20 cash, but that was a lot back then and I was only about 13 years old; I felt rich.

My first full-time job was much more glamorous as a personal assistant to the secretary of a general manager in the travel industry. It was working with four different airlines; American Airlines, China Airlines, Portugal Airlines and Israel Airlines. I also had the job of setting up the conference room for meetings or celebrations such as Chinese New Year for all the different airlines. I quickly learnt that ham sandwiches were not popular for the Israel meetings. I got to learn more about the different cultures and got a passion for travel and to see more of the world.

Were you a high achiever academically at school?

Unfortunately I saw school as a social event; it was a great place to catch up with my friends. I had a lot of friends at school and the best part of the day was lunchtime as I could have a laugh with friends. I was one of those kids who had a bit of spunk about them so I got to know the principal pretty well over the years. I passed all my subjects but was never a straight 'A' student and always had comments like

'Susan needs to concentrate more in class and talk less'; I suppose some things never change. I did finish Year 10 and then left as most of my friends had left by then and my Dad forbade any of us kids from going on the dole (which was a good thing as it made us look for alternatives). So I went on to do Year 11 maths and English combined with a secretarial course. From there I got the job in the travel industry as a junior secretary in the Jetset Tours building in Melbourne CBD. I really wanted to stay at school and become a social worker originally, but I found out that meant doing the Higher School Certificate (equivalent to VCE now) and four years of university. I was keen to get out there and earn some money so I could get a car and travel, so leaving and getting a job at that time seemed more of a priority than doing a career in what I really loved.

Did you always know the career path you wanted to take?

When my Dad left the Army my parents went into business as owners of one of the first video stores in Melbourne well before all the franchised stores took over. I worked there after school and on weekends taking memberships and handwriting the details of the videos people hired, as there were no computers or scanners used in those days. We also had a sectioned-off area where only people over 18 years could go to look at the 'R rated' videos for hire. How things have changed; now kids can see all those horrific covers as they look for their favorite Walt Disney movie. We also had a Space Invaders machine, pinball and jukebox for the teenagers that also brought in good money. I can remember thinking how great it was to be in your own business. I was only 14 so all I saw was the cash and coins my parents would bring home in the bags and count on the kitchen table. I helped count the coins that came from the game machines at the end of the day. The other bonus was being able take home any video you wanted for free every night. I thought having my own business when I got older would be fun and seemed to be the best way to get a lot of money, so I always thought I would definitely like to have my own business.

The other career path that I always knew I wanted to get into was a career that was about helping people and making a difference. I originally wanted to be a social worker, but didn't want to stay in school and wait that long to start earning good money. However, I did go back as a mature-aged student and became a youth officer working

for the Department of Human Services in the high-risk, medium term unit in the western suburbs. I worked with children aged nine to 17 and ended up working one-on-one with some of the kids as their case manager, which was really where I first discovered coaching even though it was not called that at the time.

I then went into my own business in the jewellery industry, which was very profitable but the passion and feeling of making a difference was not fulfilled. I was eventually able to achieve both goals of being in my own business and helping people by going into my own business as a life/business and franchising coach. So I feel really lucky to have found what I want to do and achieve both goals of being my own boss but still doing what I love, making a difference.

'The more you are willing to trust yourself, and take risks to follow your inner guidance, the more money you will have. The universe will pay you to be yourself and do what you really love.' *Shakti Gawain.*

What is your business and what services does it offer?

Being an entrepreneur and married to an entrepreneur we are involved in a few businesses, however our main focus is coaching and franchising. Our company, Global Franchising looks at other people's businesses or ideas and works with them to set it up as a franchise. Sometimes we come across such an amazing idea and fit that we choose to partner the business and create the systems for the person rather than just coach. The other business is in the coaching industry – life, relationships, executive and business coaching and support of coaches. In both of these businesses I get to achieve everything I want. I am in my own business helping others achieve their success and that is what really lights me up.

What business are you currently working on?

I am currently working on the franchise systems of The Millionaire Book Series. This has been the most amazing journey starting with

Fiona's idea to create these compilation books to inspire millions to make millions and franchise it around the world. It was so aligned with me that when Fiona asked would we partner her on building this business into a franchise model rather than just coach her, I definitely jumped at the chance. With all of my previous coaching, franchising and relationship skills and Fiona's business and book production skills and passion for also making a difference in the world it was a match made in heaven.

What have been your highlights in business?

The privilege of being able to see someone transform, through coaching or franchising their idea. I love being the person to assist a couple get back on track, help a person see his/her potential, or a business boom.

The other highlight is being my own boss and working my own hours as this enabled me to never miss my kids' school performances or sporting days and if they needed to stay home from school, I was never far away with a home office.

I also learn and get as much from my clients as they get from my coaching. I just love the privilege of working with people who want change and want to take action to make their business or lives better.

What is your approach to marketing and building your profile and business?

I think 'imagination' is a very big part of marketing. If you can unlock your imagination when creating your marketing then you will create something that will allow the customer to take action or remember you when they need your product or service. Just like in the AAMI ad with Rhonda and Ketut, which has sparked such interest, they now have their own Facebook page and fan club. I also believe that if someone has done a lot of the hard work for you in gaining brand recognition, and creating all of the systems for you, this is definitely the fast-track way to building your own profile and profitability in a business quickly. That is why I believe franchising is a great way to go as most businesses take at least three to five years to setup all the systems, marketing and branding while still trying to make sales to get the new business off the ground. Where as with a good franchise model they have taken a lot of the hard work out of it for you so you can just focus on the sales and bringing in the money.

That's why with the Millionaire Books franchise I am doing just that; creating the recognisable branding and simplified systems, enabling our franchisees to fast-track their business and be able to focus on finding their own local extraordinary people to be featured in The Millionaire Book Series in their country. They also get to build their own profile while aligning themselves with the contributing authors and have a huge variety of products and services to offer.

A lot of businesses fail in the first five years, how can someone avoid being one of the statistics?

You need to have appropriate support along the way and definitely keep educating yourself. Everyone should have a coach to mentor and support them throughout their business journey. A coach can be a sounding board, help you plan, stay on track and meet your goals and targets. You also need to keep educating yourself and keep up with the times, especially with technology and online, things are changing all the time. We can no longer keep competitive if we just rely on someone walking past our store, you need an online presence even if it is just to promote your store or be on Google maps to help people find you. However, people more and more are shopping online, so if you can also sell your product or service online this is definitely the way to go.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Trust and integrity. When I was new to business I was very naïve and believed that everyone thought the way I did and had the same beliefs and values I did. I believed that you could just trust people's word. I believed that if you worked hard and you were fair, everyone wins. However, I found out that money and greed can change people and it can be detrimental in business. I unfortunately worked hard and built up a couple of businesses only to have the other people take advantage of this and through greed make some dishonourable decisions that had me out of the business that I had built, and leaving me with massive losses. They did not think about anyone else but themselves, but as they say, 'What doesn't kill you makes you stronger'. Well by the end of this I thought I could move a 747 with my bare hands. I ended up depressed, lost all my confidence and it wasn't the loss of money although that definitely caused some stress; it was

the awful blow to my faith in people to do the right thing that hurt me the most. However it gave me the biggest lessons in both business and life that I could never have learnt had I not gone through this.

Firstly, it is not worth hanging onto anger, stress and negative emotions as it does you more damage than the loss of money. You just need to get your lessons, dust yourself off and know that if you have created your wealth once before you can do it again. The second important lesson is even if someone is a close friend or even family member, do a contract first before starting any work. Work out and write partnership agreements at the beginning, covering off on what to do if everything goes well, to what to do if there is a dispute. How will it work if someone is working more hours than another partner? That way you can at least be sure you have protected yourself and together you have worked out a fair and just way of working together. Protect yourself at all times.

I now look back and thank the universe for the lessons learnt and believe everything happens for a reason and I would not have met my amazing business partner Fiona Jones and the amazing team that we have built around us, and would not be living the dream and creating this amazing franchise of The Millionaire Book Series today.

'Things turn out best for the people who make the best out of the way things turn out.' *Art Linkletter*

If you had to start over, would you do anything differently?

I would do a partnership agreement listing everything that we agree on in the contract. I would do this before I began any work or spent any time on the business.

I would also pay myself first or at the very least include my wages into the list of expenses as I always seemed to forget to pay myself but would make sure everyone else was looked after. That was the female, nurturing side of me that sometimes gets women in trouble in business and in life. So remember to look after yourself as well as others.

The other lesson is that I would hire a business coach and life coach from the start. Someone to assist me in pulling together my business plan and make me accountable and someone that can assist you from a personal point of view as you go through all the emotions and stresses that come with life and business. I truly believe that I would have created my wealth much earlier or would have gotten through the tough patches a lot easier and quicker with a coach from the start.

The other lesson is that everything comes back to relationships; how you build great relationships in both business and at home. So learning more about men and women in the workplace is invaluable.

Again these lessons were priceless.

Do you recall making a conscious decision to be a millionaire?

I honestly don't think I made a conscious decision to be a millionaire, I think I have just always believed I would be one from a very young age. I have never really stressed about money growing up and never thought I would be without it. I have always had a strong belief that 'money always comes from somewhere'. My husband jokes and says 'yes from my wallet', but he knows that I have created my own wealth, but still loves to say it. I think you just need to know that you deserve wealth, everyone does, and whether you earn a wage and then invest some to earn more money, or get into your own business, just remember to do what you love and it won't feel like work. Most importantly find someone who has achieved what you want to achieve and learn from them, take massive action and do whatever it takes to create that success and wealth.

'Do what you love... the money will follow.'
Marsha Sinetar.



What techniques do you use to achieve your goals?

I definitely write my goals down and because I am a visual person I find a picture to relate to the goal and keep it on my dream chart. This dream chart can be simply a piece of cardboard with cutouts

from magazines of the house, car, business, relationship etc that you want. The idea is to look at the dream chart regularly and imagine having the things on it. You can also create an on-line version if you are creative on the computer and watch it every morning and night as this then puts it in your R.A.S (Reticular Activating System), which is simply a compass for your brain, so it looks for it. I also make sure that I ask myself, 'For what purpose?' If you explore why you want a goal, and dig deep to find the real reason you are striving for that goal it will keep you motivated. This allows you to also expose your key driver. What really drives you? Your ultimate WHY.

I know that seeing others happy, makes me happy. It might sound cliché to others but I love nothing more than to create the money to enable me to share things with family and friends; to take my children overseas to experience different cultures, to put in a pool and spa so that I can share it with my friends and their families. Our house is always full of teenage kids on the weekend with sleepovers of up to 15 kids, but when they all get to enjoy bacon and eggs for breakfast out by the pool, and they are all laughing and happy that makes me happy. So to me a technique to explore with yourself when setting a goal is to ask yourself 'Why do you want this, and for what purpose?' As the purpose is what will always drive you, and it is never typically the first thing you think of so remember to dig deeper.

My longer-term goal is to create a transformational retreat that allows people to transform themselves from the inside and out and leave a new person. With what I have in my mind for this retreat and for the staff I will require, I need a lot of money to make it work the way I want. So this drives me to continue to create more and more wealth. Again I love to make a difference and see people happy, so it's a win-win for both.

What have you found are the best methods or strategies for keeping motivated and focused?

Definitely get yourself a coach. We all know what to do, but a coach allows you to keep on track, have someone that will make you accountable and someone who you can personally share anything with or just bounce ideas off. I have many specialist coaches for different areas including a life coach, health coach, business coach

and marketing coach, just to name a few. Sometimes you can get lucky and find a coach who can cover more than one area, but make sure when you invest in a coach you feel comfortable with them and you feel they also have the ability to keep you motivated, focused and on track, and genuinely want to see you succeed. It is always good to find out what they have achieved in their life, what personal development they have done and what experience and credentials they have.

Do you continue to educate yourself and continue with personal development even now?

Most definitely. I believe you can never stop learning about yourself or business. I always practice personal development, as I believe that the more you understand yourself the better you become. I have done many self-development courses including the Landmark Forum full leadership program, neuro linguistic programming (NLP), and Anthony Robbins' mastery programs (Unleash the Power Within, Date with Destiny, Wealth Mastery and Life Mastery). I have also done Dr John Gray's personal development and relationship seminars just to name a few of the better known ones.

I am always attending seminars, reading books and especially all of the books in The Millionaire Book Series as the stories are just so educational, inspiring and motivational. These stories teach me everyday, reading about the challenges others have overcome to be successful and some tips or tools they used that you can learn from. I think that learning from others who have achieved the success you want is the ultimate way to learn as you find out what they did well and what they may have done differently that can save you a lot of time and money on your journey to achieving success.

I am also involved in various business groups that enable me to keep up with new technology and further enhance my business, marketing and sales skills. Investing in educating yourself is the best investment you will ever make.

I also believe that if you are not growing, you are dying. I have so much more that I want to achieve in my life so I will never stop learning until I'm dead, and then who knows there may be more to learn there!

'He who isn't busy being born is busy dying.'
Bob Dylan.



Is there a significant quote or saying that you live by?

'Happy wife, happy life', oh sorry, that's the one I tell my husband all the time! But seriously it is, 'When our relationships are working well, then so do we'.

I truly believe that when the energy in your relationship is good you can achieve anything and overcome any obstacle. The most important relationship I believe is with your life partner (de facto, husband, wife, girlfriend, boyfriend etc) as when you are happy and the energy is good between you, you feel happy, stable and you are less stressed. When we can understand each other more, then as a couple you can actually reduce each others stress as you understand how to support each other. You soon become a 'rock' for each other. Secondly, your relationship with your business partners is also very important because when the energy is good anything can be achieved. Also having great relationships with your clients or customers, giving them more than they expect and making sure you listen to what they want and need.

The other fact is that all businesses are built on good relationships. Most successful people will tell you that their success was because of who they know or who they get to know and build a relationship with, not always what they know. So in business as in life, it is imperative that we put focus on building great relationships. At home with our partner and children, at work with our team and also with our customers and members.

I love to learn and teach others about men and women and how we are very different (and I don't just mean with our clothes off), but we are very different in the way that we function. I love it when guys say 'I don't think I will ever understand women' and even though I am a woman I do believe women can seem like complex human beings. When you start to understand some of the basic needs of women life gets easier (hope the men are reading this section). Same goes for

women, I believe that men are simple creatures (I don't mean that in a derogatory way). It is actually a compliment, meaning that men are not hard to work out. If you understand what their needs are, and I am not just talking sex here, but other important things like 'cave time', or 'time out' and appreciate their achievements, just to name a few, then again life gets easier. Also men and women cope differently with stress. Women release their stress by talking about it, which makes them feel better. Men sometimes misinterpret this as whinging but it is actually how women release their stress. They also usually come up with the answer or solution to their problem themselves as while they are talking out loud, they are also listening to themselves and analysing what they are saying. This is where men can make the mistake of interrupting while she is talking, and coming up with solutions. Men think they are helping, but in actual fact they are hindering the process for women to release their stress. Men should just 'listen' to women and they will feel supported and heard. The biggest complaint I hear from women is I don't feel heard or understood by my partner. So for women a good tip to assist men with this task is to set it up powerfully. Tell your man that you had a hard day and you just want him to listen to you. Tell him you don't need him to fix anything; you just want him to listen. Make sure that you thank him at the end for listening. Now I hear some men saying surely it can't be that easy, but I promise you it is. Do not interrupt a woman who is overwhelmed and stressed out, as she just wants to talk to release her stress. Just be there for her to be able to talk to someone out loud and she will be thankful.

Now for men under stress it is completely the reverse. When a man is stressed after a hard day at work, the last thing he wants to do when he gets home is to talk about the problems of his day. He wants to forget them, and by talking about his problems it is like reliving the day and it brings back more stress. So most men work out their problem in their head while they are having some time out by themselves and they need this. So we women need to understand that if a man has had a stressful day at work, he may wish to come home and zone out in front of the television, or take some time out on a run, or whatever helps him to feel he has had some 'cave time' or 'time out'. This is when he can go over some of his problems in his head and come

up with the solutions. I must say that learning about men, and even women, was the piece of the puzzle that made the most significant difference in my years of self-development. It's simple if you know each other's needs, then you just need to give it to each other and life becomes smoother and easier.

Just like with your customers in business, find out their needs and give it to them, it's as easy as that.

In your opinion, is it harder for women to create significant wealth?

Maybe many moons ago it was harder for women, but in today's society I believe that women have really set the way for people to sit up and take notice of us females. I don't think it is harder for women to create wealth, as I believe that women have the advantage of being able to multi-task and when starting a business this is important, as you usually don't have the funds to pay lots of staff. I believe that if you asked any millionaire man the honest ones would tell you that they had a great woman assist them to get to where they are. Women just need the confidence to know they can do it too. We also need to understand how to promote ourselves like men do. It's easy for men to boast about what they have achieved as for men, action, achievement and accomplishment are high on a man's needs to feel successful. Women on the other hand sometimes feel it is gloating and showing off and don't feel as comfortable to 'boast' about what they have achieved. However, women need to learn that to gain the respect of men, we need to tell them what we have achieved and how successful we are so they see us as equal partners and we gain their respect.

'People can be quite remarkable when they start thinking that they can do things. When they believe in themselves, they have the first secret of success.'

Norman Vincent Peale.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

Being able to support others less fortunate is definitely high on the list. At an Anthony Robbins' seminar in Fiji many years ago, myself along with the rest of the group got together and bought paint and materials and painted a community church, and brought gifts to give to the village children. This was a lot of fun being able to not only donate the money but also be involved in helping out and see their smiling faces as a result of what we had done. We also were able to significantly contribute to raising money to build toilet blocks in villages that had no plumbing or running water, so this made me feel really good. To be able to have that extra money to give others the basics in life was a very rewarding experience. I also visited about a year ago an orphanage in Thailand that touched my heart, they had the basics as this was more a boutique orphanage, but what I loved about this orphanage was the amazing life lessons that were being taught there and high on the priorities was educating the orphans so they could create an amazing future for themselves. This touched me so much that I wanted to do more for this amazing charity, so as I write this chapter I am currently training for a bike ride of 800km over eight days riding from Bangkok to Kholak and donating \$10,000 to the Hands Across The Water charity supporting the children in Thailand who were orphaned by the 2004 Boxing Day Tsunami.

What do you teach your children about money when they could have anything they want?

I am blessed with two very grateful and down to earth girls. I teach them that they can do or have anything they want and if they want to create their own successful business or career they can, it is up to them. I also teach them that even though money is great, it is not everything. It is important to be happy and enjoy what you do. They also know that money can come and money can go as they have been through the not so good times with us as well. This taught them a valuable lesson of not giving up and we joke by saying, 'No going out for milkshakes this month.' So they know that in wealth creation there are ups and downs and I think it is important for them to know this. They have both worked part-time (excepting during Year 12) as

this gives them independence and lessons that are very important for their future.

Although I believe you can create more wealth from being in your own business, I think that education and working in a career is a priority when first starting, as you need to mature and learn from others. I also tell my girls that you can still have a career you love but you need to make sure you are leveraging that money so that you are not just capped with your wage. I have always assisted my girls to buy their first car and with paying for petrol and travel to university etc so that they don't feel they need to leave school in order to survive. I believe this is about setting them up powerfully to create their own future.

Do you support a charity?

I have donated to many charities over the years. I have supported the Anthony Robbins Youth Camp Program for many years. This organisation is to enable our youth of tomorrow to experience personal growth and leadership. I have partaken in the tin shake many a year to help raise money for the Down syndrome society.

I also like to organise events to raise money, or to make a difference in others' lives. I once organised a Parent Play Day on my property and donated all the money to a local youth centre. We had jumping castles, tables set up with playdough, colouring in etc. The rules were the kids had to go to the activity that the parents wanted to do, and if the parents didn't play, then the kids could pick up the water guns I had filled with very cold water and put them in the firing line. It was hilarious watching parents who would normally sit back and watch, actually race out to an activity. Everyone had fun and we raised some fantastic funds to donate to charity.

I also organised the local junior Blue Light discos when my children were under 12. I 'rocked' the country town at one event bringing two of the young actors from the television series *Neighbours* out to the disco, which again raised some great money for the community.

I have donated to remote underprivileged villages in Fiji and am now raising fund for the orphans from the Boxing Day Tsunami.

Being in your own business allows you to not only create the funds to donate, but the joy of creating events for others to also assist in

making a difference through events and fundraisers. The amazing privilege of having the time and flexibility to organise and be a part of these events is why I love being in my own business.

What does success mean to you and how does one achieve it (*have more of it*)?

Success to me is about always striving to be your best in all areas of your life. You could be a successful mother because you feel you have done your best with passing on some great morals and values to your children and they love and respect you. You could be successful because you have maintained a great marriage when divorces are happening all around us. Success is again an individual gift that you give yourself, everyone needs to feel successful in their lives and it comes in many different shapes and forms. Success should also not be determined through comparing yourself to others as one person can feel successful because they have obtained the money required to buy their first home, while for another, success could be determined by owning four investment properties and their own home or having \$1,000,000 in the bank.

Success is about a feeling of accomplishment of what you set out to do, so it is again determined by you. If you compare your success to others you may never give yourself the gift of feeling successful. To have more success you need to keep setting your goals high, continue to strive to achieve more and never give up.

What do you think stops people from achieving the level of success they desire?

They give up too early, they don't set realistic goals or they don't do whatever it takes to achieve them. This is sometimes because people don't think out the goal before they write it out. Meaning, do they really want to succeed in this goal, and for what purpose do they want to achieve this goal. If you really think about what you want to achieve and why you want it, then you will be more likely to stick to it.

Life throws us challenges everyday to see if we really want to achieve success in that area; if we do then we won't give up until we do. Persistence is a big key to success.

'Never, never, never give up!'
Winston Churchill

What can people do to stay on track, especially when times get tough?

Definitely get a coach, someone who you can open up to and talk to. Someone that will keep you on track when you feel like it is all too hard and you want to throw in the towel. A coach will also explore with you ways in which to keep you motivated, give you encouragement and sometimes highlight success along the way that you may have missed. I find a lot of my coaching clients forget where they started when taking up coaching, so to have a coach remind you about how things were and how far you have come is also very refreshing and keeps you motivated and on track.

'For every one of us that succeeds, it's because there's somebody there to show you the way out. The light doesn't always necessarily have to be in your family; for me it was teachers and school.'
Oprah Winfrey.

What are your five tips for reaching greater levels of success?

1. Don't hold on to negative emotions, release them and move forward.
2. Remove yourself from people that have a negative impact on you or your business.
3. Get yourself a coach.
4. Work on your relationships both in life and in business.
5. Be a leader, continuously grow, learn and be the best you can be.

What is the most you have ever spent on a single purchase, that others may feel is a lot for that item?

I brought a Mont Blanc pen for my husband, which was about \$500 when I was in New Zealand touring with Dr John Gray. It must have been all that relationship stuff he teaches and I must have been missing him. It had a floating star at the top and I thought he was my little star, so I bought it for him. I just have a Parker pen and the typical bic pens because I misplace pens every day. But Michael appreciated it and still writes with it today.

What motivates you to continue to work and create more wealth?

There are always bigger goals and bigger costs to enable them to come to reality. My first bigger costing goals were to buy a car and travel overseas, which I did when I was 18. My next goal was the buy my first home. When I was about 19 I bought a piece of land and built my first home on it a few years later.

I then wanted to move my children to a country property on acreage when they were very young so they could run, climb trees and ride bikes in the backyard. I also wanted to have a hobby farm with sheep, chickens, horses, dogs and other farm animals. So again, bigger goal I need to create more money.

I also wanted to send my girls to a private school and be able to provide them with an amazing upbringing of parties, pools, travel experiences and more, again I needed to create more money to enable me to provide this for my family.

Now my girls are adults themselves, I still love to be able to support them with their years of further education at university and have been able to buy them each their first car and am currently building a teenage retreat out the back so they can have their own space but be able to save up for their own property purchases. I am also taking them away with their boyfriends for Christmas to Bali and then taking the girls to Europe mid year and again these experiences cost money and again motivate me to create more wealth.

Plus I do love to work; it excites me when I am creating something new and especially when the business is about inspiring others and making a difference. So because I am passionate and love what I do – then the money just flows.

My newest and next biggest goal that I am working on is to set up a Millionaire Membership site that will allow people to be inspired, educated and grow with all our amazing Millionaire Book contributors and more. We will run amazing events that will 'Rock the House' and have lots of fun while learning and being exposed to some of the extraordinary people in our book series. We will give our Millionaire Members access to free tools, inspirational videos and more while also giving them opportunities to invest in their business or lives, to continue to grow and educate themselves with some amazing coaches and mentors. We will also be focusing on making available some retreats and other amazing events for people to transform, relax and rejuvenate themselves.

This is very exciting for me as it is truly making a difference and helping others to succeed in their business, career and life.

Are there any words of wisdom that you would like to leave the readers?

Be grateful for the things you have now. Be grateful for the friends, family and people in your life. Accept people for who they are, and who they are not, as it really is only you who determines the not. It doesn't mean that you need to like everyone or that you need to have them in your life, but to accept them for who they are and who they are not, allows you to have peace in your own life as it allows you to not be upset or stressed by other people's actions.

Appreciate, love and respect your life partner. Respect them by being honest even when it may be something that they don't want to hear. Honest open communication gives the relationship a chance to grow, as there are no hidden issues growing bigger by holding them in. Make sure you are not blaming your partner and that you are also willing to take on what they have to say. Some people think the grass is greener on the other side or they look for passion outside of their relationship, but if they only communicated how they were feeling and worked together on any issues that arose, then their relationship would only grow stronger and stronger. It takes two to make a relationship work just as much as it takes two to make it not work. Put in the effort with your relationships. Relationships that are built not only in the good times, but also in the hard times will weather any

storm and last the distance. Just like a successful business, if you put in the work you will reap the rewards.

Surround yourself with successful people, read and learn from others who have achieved success so you can learn from their mistakes and from their lessons they have learnt along the way.

Stop and watch your children play, join in with them and play too. If they are older, take time out to do what they enjoy now like shopping, concerts, sporting events, bowling, movies or just a walk along the beach. Just because they get older, doesn't mean that you can't still find enjoyable things to do together. The family that plays together stays together.

Do not hold on to negative emotions, it will destroy you. Clear up issues from the past so you can move into a clean, fresh future. I know many adults who are still hanging onto things that happened to them in their youth that impact their whole lives. Go and see someone, deal with the issue, as the dis-ease that this issue is causing you will only create disease in your body. Sometimes it takes a lot of courage and work to get through things we have hung onto for so long, but it is so worth it to release it. What you feel you can heal. That is why I love working with young people and teens as the earlier you deal with any issues they have and give them tools on how to deal with these issues the less likely it is that they will bring it into their future. Our youth are our future, not only in business but our future parents and leaders.

Love yourself, and if you do not feel you love yourself and are proud of yourself then work out why or work out what you need to do to become proud of yourself, so you begin to love yourself. If you cannot love and respect yourself how do you expect others to love and respect you too?

Last but not least, if you are always striving to become more successful in all areas of your life then you are always deserving of more. Set your sights high and take massive action to achieve whatever you wish to achieve; but remember to enjoy the journey not just the destination.



Susan Dean is offering readers of *Ms Millionaire* three awesome gifts.

- *The 7 Steps to Excellent Relationships.*
- *100 Ways for Women to Create Oxytocin for Herself.*
- PLUS, a report on Licensing and Franchising your Business.

To access these gifts visit www.MsMillionaireBook.com.au/moneymakers or scan the QR code in this book.

Chapter 11

Kylie Bartlett

My Millionaire Affair



A handwritten signature in black ink, which reads "Kylie Bartlett". The signature is written in a cursive style with a large initial 'K'.

**'Everything that you THINK impacts on
everything that you DO, which impacts on the
results that you GET.'**

Kylie Bartlett has always believed in making quantum leaps. It's a life philosophy that has taken the Quantum Leap Corporation founder from troubled teen to successful businesswoman, with leaps along the way into marriage and motherhood.

Kylie made her first big leap when, just shy of her Year 12 exams, she decided to abandon a troubled home life and run away with only the clothes on her back and \$200 she'd managed to scrape together. She experienced incredible financial hardship, until a fateful introduction to neuro-linguistic programming (NLP) facilitated a quantum leap in her mindset.

Three years later, at 21, Kylie opened her own café. The venture proved so successful that she was able to buy her first home by the time she was 24.

Other business ventures soon followed, including a bistro, a restaurant franchise, a freelance training consultancy business and a publishing business. Then, in 1999, Kylie went on to launch Pinnacle Training Solutions (PTS), a corporate training and consultancy business. By 2007, Kylie had grown PTS into one of Australia's leading corporate training companies. In September of that year, she decided to sell the Registered Training Organisation division of the business and relaunch the corporate division as Quantum Leap Corporation.

Quantum Leap Corporation embodies Kylie's true passion: providing people with the 'Power to Perform' by revolutionising the way they think and behave. Kylie and her team deliver inspirational and transformative development programs to individuals, teams and organisations, helping them create quantum leaps in personal and professional performance. Kylie's clients benefit from her accreditations in neuro-linguistic programming (NLP) and in world-renowned science and psychometric profiling tools, including the Myer Briggs Personality Typology (MBTI), Enneagram Personality Typology, DiSC, and Human Synergetics' products.

In 2010, Kylie added an additional string to her bow, and now also hosts her own Web TV show, *The Web Celeb TV*. The show is a world first, dedicated to helping entrepreneurs create buzz, build a brand and get celebrity results in their business by leveraging the power of social media.

Kylie is a passionate public speaker who combines substance with humour to inspire, motivate and serve as a catalyst to others to achieve outstanding success and results in life.

Kylie lives in Geelong with her husband and son, Lachlan.

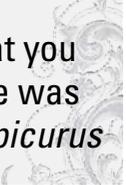
What was your most vivid memory of being poor?

I was born in July 1969, the eldest of three girls, into a working class family. My Father was a fitter and turner and my Mother was a waitress and barmaid.

My Mother suffered from a mental illness that had a detrimental impact on the family. Because of this, I started questioning life – education, love, marriage, money, everything! The only thing I knew was that I wasn't going to end up poor and unhappy like my family, and so in 1988, at the age of 18, I ran away from home with only the clothes on my back and \$200 to my name.

My life was a complete mess. I'd thrown away my education and my family, and I had become a product of my environment. I was an unhappy and unhealthy 94kg victim who worked at McDonalds flipping hamburgers for a living, earning \$104 a week!

I lived in a dilapidated one bedroom flat that had no electricity (I couldn't afford to get it connected) and no furniture except for a mattress on the floor. I was so poor that I couldn't even afford a fridge; I had an esky with ice in it instead. I had no heating except for my gas oven that I'd leave the door open on to heat up my flat.



'Do not spoil what you have by desiring what you have not; remember that what you now have was once among the things you only hoped for.' *Epicurus*

Do you recall making a conscious decision to be a millionaire, and if so when was it and why?

Growing up in a difficult family environment, I thought, gave me permission and an excuse to abdicate responsibility for my attitude and behaviour. After all, it's not our fault; we're a product of our environment aren't we?

Well, this is what I thought for many years. When I ran away from home, I thought that if I changed my environment I would automatically change. But history still repeated itself; different environment but same bad attitude.

I was fortunate and blessed to have some very special mentors in my life who saw beneath my rebellious exterior, and they recommended I attend a neuro-linguistic programming (NLP) workshop with them one evening. Reluctantly, even begrudgingly, I agreed to attend.

I still remember to this day the epiphany I had that evening. I realised that I was the common denominator – that it wasn't the environments that were creating my outcomes in my life; it was me! So I decided that from that day forward, it was going to be the first day of the rest of my life. My mantra became, 'If it's going to be, it's up to me!' That's when I decided I was going to be a multi-millionaire.

I couldn't get enough of this new way of thinking and living as I studied and modelled the strategies of successful and fulfilled people. I changed my diet and lost 42 kilos in 12 months. I changed the way I dressed, I changed who I hung out with, I changed everything.

What techniques did you use to achieve your goals?

I wrote a big long list, that I called My Millionaire Affair, of all the things I needed to do and get in order to create complete financial freedom for myself and turn my dreams into reality. I worked out that money would provide me with choices – the power to choose what I do and when I do it.

Here's a summary of what was on My Millionaire Affair list:

- Find mentors and learn all about what the rich do to create wealth
- Set up a savings plan, invest and make money work for me
- Buy a house and investment in property
- Enrol in as many reputable personal development programs as possible – applied knowledge is power
- Write short, medium and long-term goals and take action
- Start a scrapbook of all the things I want in life – car, house, holidays, etc.
- Quit my job and work for myself
- Be a successful millionaire by the time I'm 30
- Build an empire
- Live, love, learn and leave a legacy.

**'If you always do what you've always done, you'll
always get what you've always got.'**

Anthony Robbins.

These lists, along with accompanying photos, drawings, doodles, etc., were placed in prominent places throughout my environment to remind me not to ever take my eye off the ball. They were stuck on my bathroom mirror, on my sun visor in my car, in my diary, on my computer, in my wallet, on my fridge – everywhere I could see them. As the saying goes, "The rest is history!" At the age of 21, I took my first step into the business world by opening my own café. The venture proved so successful that I managed to buy my first home by the time I was only 24. Not bad for a girl who never finished high school!

Other business ventures soon followed, including a bistro, a restaurant franchise, a freelance training consultancy business, a publishing business and then, in 1999, on to Pinnacle Training Solutions, a corporate training and consultancy business.

In just eight years, I single-handedly grew Pinnacle Training Solutions to be one of Australia's leading corporate training companies. The clients, both national and international, kept coming despite my lack of official academic qualifications. But, as I continue to tell clients, success is not just for the 'formally' educated. My journey has afforded me a degree in communication, a Masters in motivation and a PhD in life!

Not taking the traditional academic path to gain my knowledge and credentials enabled me to be more holistic, eclectic and 'real' in my communication style. That said, I'm not entirely void of qualifications! I hold accreditations in world-renowned models, sciences and psychometric profiling tools, including the Myer Briggs Personality Typology (MBTI), Enneagram Personality Typology, DiSC, and Human Synergistics' products. I'm also a Master Practitioner and Trainer in neuro-linguistic programming (NLP), and a passionate international public speaker.

In September 2007, I decided to sell Pinnacle Training Solutions, and launched Quantum Leap Corporation (QLC). My vision for QLC was to provide individuals, teams and organisations with 'The Power to Perform' by revolutionising the way they think and behave. We have achieved this by delivering inspirational and life changing development programs that create quantum leaps in personal and professional performance. You can check us out at www.quantumleapcorp.com.au

Our signature program, the Quantum Mums Back-to-Work Boot Camp, which helps mothers return to work after taking time out to raise their families, was a huge success, and with it came publicity. I was featured extensively by the Australian media, including *The Today Show*, *9AM Show*, *3MP*, *2UB*, *The Sunday Herald Sun*, *Dynamic Business Magazine* and *Australian Banking and Finance Magazine*, to name a few.

Even though Quantum Mums was soaring to great heights, something inside of me just didn't feel right. I was working 100 hours a week, living out of a suitcase and not spending any quality time with my family. And not only that, I was encouraging my return-to-work-mums to do something I wouldn't do, and that is trade my time for money on wages! What kind of role model was I being? I started thinking, 'There must be an easier way to live out my passion of helping people achieve their full potential, while still earning the millions I had grown accustomed to.'

In February 2009, I stumbled across this new foreign land called the World Wide Web! I couldn't believe what I was reading: words like 'make money while you sleep, work from home in your pyjamas, turn your passion into profits...' It really did feel like the next land grab, and I wanted to secure my plot of land before it was too late!

I took the remainder of 2009 off and went on a learning sabbatical. I invested in excess of \$100,000 into my internet marketing education, and then in January 2010 I went live! I took everything I'd learned about life, business, fame and fortune and launched my very own Web TV show called *The Web Celeb TV*, which can be found at www.thewebceleb.tv. *The Web Celeb TV* is the world's first Web TV show dedicated to helping entrepreneurs create social buzz, build a brand and get celebrity results in their business by leveraging the power of social media and the internet.

In conjunction with *The Web Celeb TV*, I also launched Quantum Media, a boutique online agency that specialises in everything social media. We provide everything from website creation and optimisation, blogsite design, social media set-up and integration, social media seminars and events, right through to recruiting social media managers, contractors and temps on behalf of businesses. You can find us at www.qleapmedia.com.

Were you a high achiever academically at school, and what level of education did you complete?

Far from it! I was very much the rebel without a cause at school. I was in so much pain growing up in an unhappy and unhealthy household; I used my time at school to vent my frustration. I was disruptive, outspoken and forever breaking the rules. I ended up in more detentions that I care to remember, and was told by my commerce teacher that the closest I'd ever get to a university would be serving sandwiches in the canteen.

Under sufferance I completed Year 12, but only because my parents threatened to ship me off to the Army if I didn't. I didn't turn up to my end of year exams, so I effectively have a Year 11 education.

On a side note, the same commerce teacher who told me I'd never amount to anything in life ended up having to attend one of my compulsory motivational programs, funded by the Government for the long-term unemployed!

'Keep away from small people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can be great.' *Mark Twain.*

What are your secrets to being a top business owner?

I believe applied knowledge is power; knowledge not applied is just information. If I lost everything and was told I could only chose one asset to start again with, I would choose my mind, my knowledge.

I know my success has come from investing in my education. Education has allowed me to make better business decisions, and it keeps me motivated even when the chips are down.

Allow me to explain exactly what I mean. If I was a builder and I only had a hammer in my tool box, I could build a home but it would be limited by the tool that I had access to. Now let's say that I invested in a chisel and a screwdriver; the house I built would look very different from the house I built with just a hammer. The more tools (education) you have in your tool box (mind), the more calculated choices you can make when building a house (your business).

Was it hard to earn your first million?

I remember so vividly how challenging it was to earn my first million. I launched Pinnacle Training Solutions, a Registered Training Organisation (RTO), in June 1999 with a business partner. We projected to turn over \$1million in our first year from a combination of Government funded training programs and 'fee for service' from industry.

In November 1999, there was a change of State Government (from Liberal to Labour), and the \$800,000 that we'd projected receiving from Government funding was retracted due to a change in Government policy. We were now left with a gaping hole in our business, with bills to pay and no income to pay them with. And to top it off, I was three months pregnant and suffering terribly from morning sickness, and the business my husband managed closed its Melbourne office and he was made redundant; this all happened in the same week!

We had to lay off all our contract trainers and I had to go back to training instead. Picture this: I'm three months pregnant and so sick that I can't even drive a car. Because my husband was now unemployed, he was able to drive me to each of my training appointments (a blessing in disguise). I'd be vomiting in a bucket between each appointment, but I just kept thinking, 'The show must go on!' With sheer grit and determination, we survived our first year and even managed to make profit of \$50,000. I was on a roll now and knew this was only the beginning.

I went back to work only seven days after giving birth to my beautiful son Lachlan. There was unfinished business I needed to take care

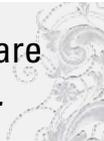
of; that was having a frank and honest discussion with my business partner. We were both on different wavelengths and playing a different game. I asked him what his vision was for the business. He said, 'I dream of one day making enough money to buy a Ford Fairlane and taking the family on a holiday to Queensland.' My heart sank. He asked me the same question. I said, 'I dream of building Australia's most successful training company and making so much money that I can drive a brand new Porsche 911 off the showroom floor, and that my family and I can travel to exotic places around the world every year!'

On 1 July 2000, I bought my partner out of the business. The following year, I worked 100+ hours a week in the business; I was determined to make sure my dreams became reality. My son and our nanny came with me to the office each day so that I could still spend some quality time each day being a mum.

I still remember travelling around the country speaking on stage, and at each break sneaking into the hotel room to breastfeed my son – no one knew! I'd hire flashy boardrooms to conduct meetings from, to give the impression to prospective clients that I was big and successful. Unbeknown to them, I had my six-month-old son asleep in the broom closet, praying he wouldn't wake up while I was closing the deal!

In 2002, after three years of blood, sweat and tears, Pinnacle Training Solutions turned over its first \$1million, and each year it grew exponentially. By 2006, Pinnacle Training Solutions has turned over in excess of \$8million. Yes, I'm an overnight success; it just took me seven years to get there!!

'Don't tell me the sky's the limit when there are footprints on the moon.' *Author unknown.*



What techniques do you use to achieve your goals?

NLP has taught me so much about success, none more so than setting goals. Goal setting in NLP is called setting 'Well Formed Conditions for Outcomes', known as WFCO. All my personal and business goals are set using this model. This is how it works:

1. What do you want?
2. Why do you want it (link it to your values)?
3. What could block or stop you from achieving it?
4. What are you going to do to overcome these obstacles?

Many people set vague goals and get despondent when they don't achieve them. The more specific you can be with what you want, the more likely you are to achieve your goals.

I then break my goals down into bite size pieces: daily, weekly, monthly, yearly and long term goals. It's so very important to start with the end in mind; in other words, what do you want to achieve? If you don't know where you're heading, how will you know when you get there? Every decision and action you take should then be in line with where you're heading.

Who was your first mentor or inspiration?

Like most people who have studied NLP or worked in the personal development industry, I started out listening to or reading books by Anthony Robbins. My NLP and personal development education started listening to Robbins' *Awaken the Giant Within* on my MP3 player. Because I lived a 160km return trip from my office, I had a couple of hours each day available to educate myself.

Some of my favourite books and authors are: *Think and Grow Rich* by Napoleon Hill, *The 7 Habits of Highly Effective People* by Stephen Covey, *Quantum Leap Thinking* by James Mapes, *The Breakthrough Experience* by Dr John Demartini and *Authentic Happiness* by Martin Seligman.

'People often say that motivation doesn't last. Well, neither does bathing — that's why we recommend it daily.' *Author unknown.*

Can you describe a typical day in your life?

My life is very different now, thanks to technology and the internet. For 10 years, I'd get up at 4.30am each day, and leave home at 5.45am

to travel 80kms to my Melbourne office. I'd then either speak all day on stage or work in the office, and then travel back home again each night at 8pm (to miss peak hour traffic). I'd heat up my dinner waiting for me in the fridge, and kiss my son as he lay asleep in bed.

I now have a very different routine. I get up each day at 8am, take my son to school, go to the gym at 8.30am, breakfast at 9.30am and then start my working day at 10am, all from my home office. I now only go to my Melbourne office twice a week, but I ensure my first appointment is no earlier than 11am and no later than 3pm. I now sit down each night with my family for dinner and read my son a bedtime story each night.

I must admit, though, I am a bit of a night owl and find I am my most creative at around about 10pm, so I tend to work until 1am most nights.

What do you teach your son about money when he could have anything he wants?

My 10-year-old son Lachlan is raised so very differently to how I was raised, especially around mindset and money. He understands the power of the mind and that anything is possible in life if you want it enough. I remember a funny incident when Lachlan was eight years old. At show and tell at school, he got up and told the class that his mum was a magician. Of course, they all asked, 'Can she pull a rabbit out of a hat?' He replied by saying, 'No she's not that kind of magician; she uses magic of the mind to help people achieve their dreams.' As you can imagine, many of the kids laughed at him and called him 'weird', but Lachlan wasn't fazed. He knew that one day when they were older, they too would understand that everyone has magic in them.

We have raised Lachlan to believe that he can be anything he wants to be — a doctor, a lawyer, a dancer, a plumber, a footballer, an entrepreneur; it's all up to him. I have always wanted to ensure that Lachlan is presented with options in life. At one stage, he ran his own eBay store selling Lego. He had to manage stock, manage the buy and sell price, and write the advertising copy. He knew that he could only buy new stock if he had made enough in profit first. I believe that if he's taught the general principles of business, it will stand him in good stead as he grows up and makes decisions about his future. He

may have only made \$50 to \$100 per item, but the principles of profit and loss don't change; just the number of naughts on the end gets bigger or smaller!

What is the most you have ever spent on a single purchase, e.g a pair of fabulous shoes or an amazing piece of jewellery?

Ever since I was a little girl, I dreamt of owning my very own, brand new Porsche 911. My Father managed a Formula Ford racing team so I kind of grew up with petrol running through my veins.

When I was studying NLP and attending personal development programs, I was introduced to vision boards. I was taught to cut out pictures of things that you dream of acquiring and owning. The first picture I cut out was of a bright, sparkling blue Porsche 911. For many years I kept this picture with me. I had it stuck to the sun visor in my car so that every time I pulled the visor down, I would be presented with this picture. It was transferred to every car I owned. And then finally, the big, momentous day arrived! On 15 July 2005 I drove off the showroom floor in my brand new, bright blue 911 cabriolet (convertible) Porsche. It was my 35th birthday present to myself. This car cost me \$250,000, but it wasn't how much the car cost that made me feel like 'I'd made it in life'; it was more the fact that I had achieved what I set out to achieve when I created my vision board 10 years earlier.

Cars are definitely my biggest weakness and my biggest pastime passion. Over the past 10 years, I have spent in excess of \$750,000 on cars and I don't regret one cent of it. Some people spend money on holidays, jewellery, gambling or racehorses; I spend mine on cars!

'Money's not everything, but it rates right up there with oxygen.' Zig Ziglar.



Do you look at the price tag of things at the shops?

Other than cars, fashion is my weakness! I love unique, one-off European designer pieces, but with the exclusivity comes hefty price tags. I know this may be hard for some readers to comprehend, but I

spend, on average, \$50,000 a year on clothes and accessories. I take pride in my appearance and I look at it as an investment in my brand. You are what you wear!

I do remember when I was fat, poor and living like a pauper, how judgmental society was. Perception is reality! One of the first things I did when I changed my mindset was to change my image. I still distinctly remember the green Country Road three-piece suit I purchased from the op shop for \$5. When I wore it, I walked differently, I acted differently, and people treated me differently.

What keeps you from retiring and lying on the beach every day?

I have a type A personality. I don't have a personal life and a work life, I have 'A' life; they're both one and the same to me. Yes, I probably could retire and live on the beach, but I'd be bored to tears after a week. For me, there is too much discovering, learning and living to do. I know I will be one of those people who will work right up until the day they die. Working keeps me young and energised. That's not to say I don't like taking time out to relax and travel – I certainly do – but I associate the word 'retire' with 'old people'. I'd much rather have 'refreshments' every three months, taking a month off to travel four times a year.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

Money has enabled me to send my son Lachlan to one of the best private schools in Australia. Coming from a working class family meant that my parents couldn't afford to send my sisters or I to a private school. I'm not saying that public education is not good; you just receive more dedicated attention and opportunities attending a private school.

I know I'm probably going to be criticised for my next comment: You are who you hang with. What I mean is that you are the sum (wealth wise) of the people that you associate with. Sending Lachlan to a private school means he gets to build long-term friendships and relationships with people of influence that will stand him in good stead when he becomes an adult and ventures out in the big wide world. Having a good network opens doors!

'Everyone and everything around you is your teacher.' *Ken Keyes Jr.*



What are your five tips for reaching greater levels of success?

1. Fake it til you make it!

When I first started out in business, I made sure that I looked successful first. I made sure my image, business cards, stationery, office premises and collateral (brochures, etc.) looked a million dollars. People love associating with success. You think about it; whether we follow Australian Rules football, netball, cricket or tennis, we all like to support winners – we love it when our team wins. Well, the same goes for our customers; they want to back a winner.

I have been criticised over the years for blatantly 'faking it til I made it'. Some see it as fraudulent, making out that I'm more successful than I am. There is a fine line between stretching the truth and being fraudulent. I do not condone lying about your qualifications, experience, skills or what you're able to deliver to your customers. However, I don't think there is anything wrong with presenting yourself in the best possible light.

2. A Think-Do-Get Mindset

I have a saying that 'Everything that you THINK impacts on everything that you DO, which impacts on the results that you GET.' I've abbreviated this to 'THINK-DO-GET Map'. In other words, if you want to GET a particular outcome in life such as great wealth and success, you need to THINK wealth and success first. It is the 'thinking' that drives the 'DOING' (the action and the behaviour), that then GETS you the result.

You see, your mind doesn't know the difference between fact and fiction, so if you think something, your mind goes about creating it for you. Your mind is your best friend; it doesn't want to let you down so it just dishes up exactly what you ask for.

If you want to be a millionaire, you need to think like a millionaire (this is where My Millionaire Affair comes in). From my early 20s, I

dreamt of what it would be like when I became a millionaire – what I'd be doing, who'd I be helping, where I'd be living, etc. I then started imitating the behaviour of millionaires, dressing like them, thinking like them, and interacting and associating with them. It was no surprise to me that I became a millionaire, because I set it up in my thinking in the first place!

**'If you're going to be thinking anything,
you might as well think big.'** *Donald Trump*



3. Associate with Success

There is an old saying that 'success leaves footprints'. I've written already in this chapter about the notion that 'you are who you hang with'. When I made the decision that I didn't want to be poor anymore and that I wanted to be rich, I had to make some really tough decisions about who I was associating with. A number of my friends and family were dragging me down, and in some ways they were happy that I was a 'loser'; it made them feel better. I knew that if I didn't break my ties with my unhealthy past, I'd have no hope of realising my dreams. Unfortunately, this meant cutting ties with my immediate family. It wasn't an easy decision and at times I do miss them, but I don't miss the negativity and depression I suffered when I was associated with them. A mentor once said to me, 'Do you want to soar like an eagle or hang on the ground gobbling like a turkey?'

I started associating with people, young and old, who I looked up to, and people who had what I wanted: success, wealth and a great lifestyle. I'd be forever asking questions, looking for ways that I could use my newfound knowledge in my own life and business.

4. Begin with the End in Mind

It's so important to start your journey with the end in mind, or how else will you know when you get there? This is your opportunity to think big! The clearer and more defined you can get with your end game, the more inspired and driven you'll be in striving to achieve it. I truly believe that when you find your true passion and purpose and pursue it with everything you've got, you never work another day again. It becomes part of your identity and philosophy, requiring no willpower to keep up the momentum.

Ever since I read Stephen Covey's book *The 7 Habits of Highly Effective People* back in the mid 90s, I have lived my life and built my business around four core principles: live, love, learn and leave a legacy. I would like to think that the world is a better place because of my existence and that my legacy will live on long after I'm gone.

'Man is a goal-seeking animal. His life only has meaning if he is reaching out and striving for his goals.' *Aristotle*

5. Create Morning Success Rituals in Your Life

Our most rare and valuable state is awareness, and our rarest and most valuable form of energy is willpower. There is actually a third rare form, and that is action. The most rare and valuable action is intentional repetition. Why is this so rare? Because most of the things we do in life are unconscious from years and years of habitual activity; they are unintentional. Most of our habits, routines and rituals have been with us since we were children; they have become our 'hard wiring'. I make sure that every time I make an effort, I'm getting the highest possible return. In other words I want great leverage from my efforts.

Oprah Winfrey taught me this technique in her book *Make the Connection*, where she speaks about starting every morning with exercise. She calls it stoking the fire inside. Another great book that also talks about health and fitness is *Body for Life* by Bill Phillips. Bill talks about breakfast as the most important meal of the day because it sets the context for the rest of the day. For example, if you eat a really healthy, nutritious meal at breakfast you are more inclined to continue that trend for the remainder of the day. Or the opposite: if you eat junk food for breakfast, when lunch comes you're more inclined to say, 'Well, I started the day badly, so I might as well continue down that path and then get back on track tomorrow.'

Oprah talks about starting the day with exercise and Bill talks about also starting the day with a healthy breakfast. This is all about setting

the context – setting the frame for the day. The first things that you do in your day are your highest leverage opportunities. Another great author, Tony Schwartz who wrote *The Power of Full Engagement*, talks about calling your morning routines ‘success rituals’. The word ‘ritual’ has a more powerful inference than habit, duty or routine. Remember: if you don’t have it in habit then you don’t have it! In other words, if you’re not doing something regularly then you don’t really have it.



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Chapter 12

Justine Pollard

Millionaire Trader



Justine Pollard

'Gratitude is the key to everything.'

Justine Pollard was born in Sydney, New South Wales, in 1973. At just 18 years of age, and using money she had saved from her part-time jobs, Justine invested in the stock market.

While her share investments were growing, Justine took an office traineeship with a small family company and continued to educate herself through TAFE, studying public relations and marketing.

After reading Robert Kiyosaki's *Rich Dad, Poor Dad* in the mid 1990s and attending a number of investment seminars, Justine became determined to get out of the rat race and become a full-time investor. Those four shares that she bought turned into a fruitful investment and she sold them in 1996 to buy her first investment property.

Justine yearned to get back into the stock market and made the decision to set up a self-managed superfund and take control and personally invest this into the market. She continued her education and fell in love with technical analysis trading. Then at the end of 2000, she left her full-time job to trade the stock market for a living. It was a huge learning curve, and the attack on the World Trade Centre was her turning point as she realised she had taken on board too much risk and knew things had to change.

Justine redeveloped her trading plan and changed her money management strategies, and has continued to profit in the market year after year. Her passion for the stock market then turned to education. She founded her own business in 2003 called Smart Trading with the goal of sharing her passion for trading the market and educating other budding traders to become profitable in the market.

In 2008 Justine launched her first book, *Smart Trading Plans*, which was listed as one of the Top 10 Best Selling Finance Books for 2010 in *Money Magazine*, and has also featured in a number of other books on trading.

Justine lives in Newcastle, New South Wales, with her husband and two young children. In her spare time she enjoys yoga, meditation, reading and sharing her passion for the stock market.

What beliefs about money did you grow up with?

That money was hard work and a struggle.

What is your most vivid memory of being poor?

My parents arguing about money. There just never seemed to be enough and when money did come in the door, it seemed to go out very fast as something would then go wrong with the truck and that was always very expensive to fix. My Dad was a truck driver and his business did well in the early days; as I remember, we went on a few holidays. But then as the market changed and lots of big companies came in and undercut the small trucking companies, things changed very quickly. Then as the truck got older, it began to cost more.

When interest rates rose strongly in the early 1980s, this affected Mum and Dad financially. They had a block of land that was now worth less than they paid with high interest rates and a mortgage on the home. It was a time when financially things changed for them, and I know they nearly lost the family home and they had to sell the block of land for less than its original value. It was a tough time for them and a tense time in the home too. I always remember Mum saying, 'Never marry a truck driver. The moment money comes in it goes out.'

We also had old cars, and Dad could repair holes in the muffler by opening tin cans up, flattening them and welding them over the holes. He was very inventive when it came to things like this. Not that they always lasted, but hey, he gave it a go.

Looking back, I learnt a lot from this experience. I swore that I never wanted to struggle financially. As I learnt about property investing I also swore I would never buy a block of land without an income generating property on it. I was very determined not to be in the same financial situation as my parents, and this was my motivating force in life.

'Where you start is not as important as where you finish.' *Zig Ziglar*



What was your first entrepreneurial experience as a child?

I loved earning money and started off working in the local newsagency at 12 years of age and babysitting. As soon as I was 14-and-nine-months I got my first official part-time job at a donut shop and worked part-time throughout high school. Jobs ranged from working in a donut shop, to a sheepskin shop, to a variety department store, as well as babysitting. I gave up my Saturday sports activities to earn money.

One thing I remember Mum teaching us was to save. We earned pocket money – 10c for each year of our age. So at age 10, I earned \$1 a week. We had to do chores to keep our money and there was a swear jar in the house that you had to put 5c in when you swore. This jar was mostly made up of one of my brother's money. I know Mum gave him the jar when he was 30 and said, 'This is all yours.'

I remember saving up all my pocket money to buy a Barbie motorbike to go with my Barbie dolls. I can tell you that Barbie bike meant more to me than any other toy at that time, as I bought it with my own money. This is something I encourage my children to do, as I know how great it felt to buy my very first toy and how much it meant to me. When I was about 10 I remember selling my Barbie dolls and the Barbie bike at the markets. Mum and Dad used to run a stall at the markets for extra money. They would buy things from garage sales and sell them – that was the eBay back then. I would sell toys that I no longer played with and save that money.

Mum also encouraged us to open a bank account. She said that once we had saved \$20 we could open an account. My younger brother saved \$20 before me and opened his account first. Being the oldest and very competitive, this upset me and made me even more determined. My brother had a knack for being able to save every penny and spend nothing. I still did like to buy myself the occasional things, which now later in life I realise is important, as it keeps the flow of money going in the world and I know what I give out always comes back tenfold. But this is only something I have been aware of over the last five years. My focus was to save as much as I could and keep my spending under control. It is wonderful now to be able to go shopping and buy things that I like without hesitation.

About two weeks after my brother opened his bank account, I opened mine. This whole experience made me a good saver.

Were you a high achiever academically at school?

I would say that I was average at school. I believed in selecting subjects in high school that I enjoyed, rather than for high marks. I did art and textiles, as I had a passion for drawing and creating clothes. I completed my Higher School Certificate, and then, with no idea on what next, and having just missed out on getting into a Bachelor of Business at university, I decided to do an office traineeship. Mum suggested that I give it a go and if I didn't like it after a year, try to get into uni again. Once I started working and earning more money, I didn't want to give that up to go to uni. I went to TAFE two days a week and worked in a family business that specialised in incentive and conference organising. I also kept my part-time job working in a department store, as the double-time on Sunday and Thursday nights was just too good to give up – I earned just as much on those two shifts as I did on the office traineeship. I worked with that company for nearly five years and did a few part-time TAFE courses in travel and public relations. I really wanted to get into the marketing and business course at TAFE, but this course was so popular and I needed to prove I required it for work to get in. I didn't get in, so I did a public relations course instead.

I then left this company to work as a marketing coordinator at a hotel management company. They sponsored me to do the Marketing Certificate and marketing management courses that I wanted to do at TAFE. I worked with this firm for nearly five years and got a lot of marketing experience. I also got website development experience, as I was given the project of working with the advertising manager to create and manage the company's very first website. I then moved to a website development agency, working as a business manager and coordinating client website jobs with the design and technical team. I left this job to trade the stock market full-time at the end of 2000.

What was your first job and how much was in your first pay packet?

My first jobs were working in the local newsagency and babysitting for family friends. I can't remember how much was in my first pay packet. I do remember getting \$20 for babysitting for an evening, which was good money back then.

Did you always know the career path you wanted to take?

I had no idea what career path I was going to take and that I would be trading the stock market for a living.

Trading the stock market started off as a hobby for me when I left high school. My boyfriend's (who I later married and have two children with) grandfather encouraged him to buy shares with the money he had saved up from working part-time. So I did the same. He recommended which shares, and we invested. This was in the early 1990s during the fantastic bull market period. During this time it was very easy to make money in the market. There was no exit strategy, just a buy and hold. We bought into four shares, ranging from a bank to a construction and resource company, and left our money there. They also paid good dividends. Then five years later, when we were 23, we sold those shares at a very nice profit and put that money down as a deposit to buy our first investment property. We bought a large unit with panoramic ocean views in Sydney's Northern Beaches. It was a bit above our price range but it had a fantastic rental return, so the property paid for itself. During this time, we had been to a lot of property and investment seminars and learnt all about property investing, and we just wanted to get into the market.

After buying the investment property, we had no money to invest in the stock market and became focused on property investing. We bought our next investment property five years later. It was positively geared, as we liked the idea that the properties paid for themselves, along with the depreciation benefits of having a new property. The goal was to buy properties that were built after 1985 for the depreciation benefits, and had good capital growth of six per cent per annum. The property also had to have work, good schooling, good transport and a university or TAFE nearby. We have stuck to this strategy for all our property investments. We have no passion for renovating, and focus on buying properties that do not need work and have a good rental return.

As our properties increased in value and we had equity available, we refinanced them and used this equity as a base to start trading the stock market again. Over the time we were property investing, we went to many seminars and I read many books, and there was always an aspect that focused on investing in shares.

It was in 1999, after being to a seminar series on investing, that we decided to follow the strategies we had learnt and put the money to use. The strategies had a lot of holes in them. They were about buying shares, writing call options against them, and taking put options to

protect ourselves during the downside. While it all sounded good, in reality it didn't work out; we would lose the shares each time the options were exercised and then would have to buy back in again. The return was very small. During this time, I also set up to self-manage our superannuation fund so that I could take control of how this was invested. I was very determined to have control over all our money.

In 2000, my husband and I made the decision for me to leave my full-time job to trade the markets full-time. I dedicated myself to learning and developing a system to trade so that I could then stay at home with our children when we decided to start a family.

I tried many strategies, and went to many workshops and seminars during that first year, before finally realising that our super fund made more money through long-term investing with a stop loss strategy than all the day trading and short-term trading I was doing with our personal money. I thought that the more I traded and the faster I traded the more money I would make; this all came from believing that you had to work hard for money. It was a huge realisation that the less time I spent on the markets, the more money I made. Money is not supposed to be a struggle and you can easily make trading a struggle and hard work if you want to, and all this was about was recreating my beliefs about money. During my time of taking investing courses, I was also learning NLP and doing mindset courses, and it was through these courses that I realised this fact.

I then decided I did not want to be stuck in front of the computer screen all day long and trade all night as well. I needed a system that would allow me to be a stay-at-home mum. So I set out refining my long-term investing system and developing a medium-term trading system to run alongside it, as I wanted something a little more active.

I shared all my learnings and strategies with a trading group I had met during the seminars in 1999. One of the couple's sons, Frank, approached me and asked me to teach him. He used to come to the meetings and hear me talk about my trades and experiences, and he wanted me to teach him everything I knew. I told Frank to come over for a 'cuppa' and I would show him a few things. He said, 'No, I have been looking for a mentor and I believe you are it. I want to pay you for weekly lessons, and for you to teach me everything you know.' So I decided to take him on board as a student. During this time, I

developed notes and shared all my trading experiences and tools, including the charting software program I was using, MetaStock, and my trading spreadsheet. From here, word of mouth got out and more people came to me wanting me to teach them.

I was keen to share my knowledge because I was at a stage where I spent less than an hour per day trading the markets and was getting bored. I had even taken up a Tupperware business for a year to keep me busy so that I did not overtrade in the markets. I gave this away to focus on teaching, and just loved it! Teaching what I loved enabled me to give to others and assist them in becoming better traders.

I was then approached to teach at the local community college and started a beginner's course in technical analysis, which later evolved into a home study course once my first child came along.

Having a web background, I decided to get a friend who was starting out developing websites to take me on board as his first client and develop a website for me. I registered the business name, and he got it all set up. The business continued from there, all through word of mouth and students I met at the community college. I have never advertised or promoted the business; it has all just happened.

I also met some amazing people over that time, and was interviewed for newspaper and magazine articles. In 2007 I received a phone call from John Wiley & Sons, Inc., publishers, asking me if I would like to write a book, which I did. In October 2008, my book *Smart Trading Plans* was published and has been a fantastic success. It was listed as one of the Top 10 Best Selling Finance Books in *Money Magazine – Best of the Best 2010* issue.

What is your business and what services does it offer?

My business is Smart Trading. It is focused on sharing my passion of trading the stock market through educating other traders in all that I do.

I have developed a range of courses, from a beginner's home study course to an intermediate online trading plan and system development course, in which I share all my trading systems and strategies. I also sell my Smart Trader Spreadsheet, which I personally developed to manage my trading portfolio, and this has always been a big hit with my clients. As well as doing personal mentoring and supporting my

clients through a Mastermind group, which includes a discussion forum and quarterly teleconference events, from time to time I run teleconference programs on specific topics and share all my trades.

I have been through the process of taking my courses to the next level, getting online videos set up with screen recordings of the software that I use, to show traders how I do everything in the markets each day. I am also looking at setting up regular webinar events in the future. Technology just continues to change and it is hard to keep up, so I have been working with a business coach to assist me with this side of things, and have employed an assistant to help me get all this set up.

What do you believe was your biggest sacrifice in getting the business off the ground?

For me, the business just naturally flowed on from what I was doing. I never set out to get a business off the ground; it just happened. I had a passion and, as I am a great teacher, I was sought-after as a mentor and my business grew from there.

Probably the biggest sacrifice was in 2008, when ASIC went on the warpath targeting trading educators, and all of a sudden you could only educate in trading if you had an Australian Financial Services Licence. Such a licence is a very expensive and time-consuming exercise. But you can pay a monthly fee to a company that already has a licence and become an authorised representative under their licence, which was my only option.

So I put it out to the universe that if I was meant to continue to educate, I would be regularly provided with the money to support this licence, and the right company that suits my requirements would become available – one that would not obligate me to promote their services.

I found that exact company when a friend sent me an email with a contact from an advertisement she saw, and the money was provided through a relationship I set up with my brokerage firm with an exclusive deal that I was able to negotiate with extra special inclusions and discounts for my clients. I knew I was on the right path and that the universe wanted me to continue teaching my passion. I had faith that if I was meant to do this it would all work out, and it did.

What have been your highlights in business?

Hearing how my clients are performing in the markets. Knowing that I have been able to assist them in becoming profitable traders so they too can create their own wealth.

What makes your business stand out from your competitors?

I don't aim to stand out from my competitors. I believe that if people want to learn from me and like what they read in my book, they will come to me. As a trader you need to find someone whose trading style resonates with you, and if I am that person then they will come to me.

I remember something I read from Wallace D. Wattles' book, *The Science of Getting Rich*: 'You are to become a creator, not a competitor.'

What is your approach to marketing and how did you get your name out into the marketplace?

It just happened. I have never advertised. I just followed my passion and word of mouth just followed.

The greatest marketing boost came to me when I was asked to be interviewed in a book called *Real Traders, Real Lives, Real Money* by Eva Diaz. A year later, I was approached by John Wiley & Sons, Inc. to write my own book. My book *Smart Trading Plans* was published in October 2008 and is now a bestseller. Since then I have also been included in a book by Kel Butcher, *20 Most Common Trading Mistakes*, which also includes interviews with 17 other world renowned traders.

I am a huge believer in passion and manifestation. I believe that when you follow your passion and do what you love, you will be successful. I just love trading the markets and I believe I was meant to teach what I love to do. For example, I knew within me that one day I would write a book. I had been working through an *Author Secrets* course with a friend, and had also written down my goal to, 'Write a book, topic: *Trading Plans?* Publisher John Wiley.' Two weeks later I received a call from John Wiley Publishing, Inc. asking me to write a book on trading plans!

I was blown away by the call – it reminded me of one of the situations in *The Secret*. When you really believe, feel and know that you will do

something and you are not attached to whether it happens or not and you put it out to the universe – wow. I look back and I know that most of what I have created in my life is through the power of visualisation and manifestation.

'All the breaks you need in life wait within your imagination. Imagination is the workshop of your mind, capable of turning mind energy into accomplishment and wealth.' *Napoleon Hill*

What are your secrets to being a successful share trader and business owner?

If you are passionate about what it is you do, it will all naturally flow to you. It does not have to be hard work, but you can turn it into hard work if you want to; I know I did in my early days of full-time trading. It should also not be competitive. If you are competing then you are not creating. *The Science of Getting Rich* by Wallace D. Wattles is one of my favourite reads about this topic of creating.

Do you recall making a conscious decision to be a millionaire?

I made a conscious decision to be financially free at a young age. I started working when I was 12 and it was probably around leaving high school that I knew I did not want to be in my parents' financial situation.

I also believe that you need to spend your money wisely when starting out in order to have more chance of success. For example, I personally prefer not to drink much and have never smoked in my life. Being around one parent who sometimes drank a lot and the other who did not, I was put off by alcohol. A lot of my parents' arguing was about the drinking and wasting money they did not have, and I really saw drinking and smoking as a form of wasting money with nothing to show for it but bad health – it is definitely not a wise way to spend money.

Did you have to change your mindset surrounding wealth?

Yes, I had to change it around tax. My Father always had an issue around tax and the more you earned the more tax you had to pay. I realised about five years back that I was holding my trading potential back for this exact reason. I would reach a certain point with my trading returns and then sabotage it.

I was doing a course on the Law of Attraction when I realised that I was doing this. Once I realised and changed my thought processes around this, my returns increased even more. I simply saw myself earning more and that I was supporting the country by paying tax. I know that the more wealth I create, the more support I provide. Not only can I provide support through tax, but I can also donate to charities all around the world and support the earth through purchasing energy saving products and buying organic foods. You need money to do all these things.

I also had a fear around failure and used to ask myself, 'Why am I deserving and worthy of all of this?' I feared then that I might sabotage what I had already created, so when this feeling arose I did a session with a life coach on it.

I knew from the *Science of Getting Rich* that it is our birthright to be rich and have a comfortable life with all that we desire. But I still had these questions about, 'Why do I deserve all this when others obviously are struggling?'

A big shift in my self worth also occurred after having my daughter. I was thinking about how much I wanted my child to have everything she ever dreamed of in life (if you are a parent, you will know this feeling) when I realised that this is what my parents would have wanted for me – and so I should also want me to have this. This changed my way of looking at things. I know deep inside of me that I am worthy of everything I desire, and I love what I do and love that I can share what I do to assist other people in creating wealth – it doesn't get any better than that.

The Secret is a fantastic guide, but if deep down you don't believe you are worthy and deserving you will not be able to manifest great things for yourself because you will sabotage them, either before or after you have received them. I have done a lot of mindset courses and inner child work over the years, and this has brought to the surface a lot of issues that I have worked through.

What techniques do you use to achieve your goals?

I have read so many books and done a lot of courses over the years. The first book I read, when I was a teenager, that inspired me to achieve was *Rich Dad, Poor Dad* by Robert Kiyosaki. Other outstanding books that have impacted me are *Think and Grow Rich* by Napoleon Hill and *The Science of Getting Rich* by Wallace D. Wattles.

I was very familiar with the Law of Attraction, as most books I had read on wealth creation covered this. I have also been to many seminars over the years on wealth creation, and NLP courses and personal empowerment courses. Everything comes back to the focus of our own mind and how we have the power to create our own lives.

**‘Anything the mind can conceive and believe,
it can achieve.’ *Napoleon Hill.***



I have always written down clear goals and had these on paper. It was not until after the movie *The Secret* came out, which I saw at a special showing at a local cinema and then did a Law of Attraction course that was promoted after the movie, that I really got into the vision book idea.

After this course we had to put together a vision book or vision board and write a vision letter, and meet again to share what we had done. I did this and I can tell you that this was a very powerful exercise. I just bought a scrapbook and stuck pictures and words in it about what I wanted to create. I dedicated a page to each topic: myself and my wellbeing, family, investing, business, my home renovations, etc. Most importantly, I dedicated one page to my millionaire lifestyle that shows all the things I can do with my money, such as donating, contributing to supporting the environment, purchasing energy saving products, flying first class, having a house keeper, fine dining, etc. And I can tell you, a lot of what I have in this book has happened. On every page in this book I also have the words ‘This or something better! I am GRATEFUL’ – something I picked up from a *Science of Getting Rich* e-course I did.

I continue to add to this book, and each year I write a new vision letter – a letter I write as if I am sitting down in a year's time looking back at that year with joy and gratitude about all the wonderful things that have happened over that year. I place this letter in my book. I read it again when the year is over, and am amazed at how much of what I have written has happened.

I also know that gratitude is the key to everything. When you are grateful, you will receive more things to be grateful for. For every winning trade I achieve in the market, I give thanks. Every new client I work with, I bless with prosperity and give thanks. For things that happen throughout the day, I give thanks. I end every day looking at my gratitude pyramid with its hanging crystal; I push this crystal and give thanks to the universe for another magnificent, wonderful day.

What have you found are the best methods or strategies for keeping motivated and focused?

Being passionate. I just love what I do and this in itself keeps me motivated and focused. I don't see what I do as hard work; it just flows for me and I love it. There are times when I get so many ideas and want to execute them all, and I have to take a step back and say, 'Just one thing at a time.' I also have had to seek help as I have realised that I can't do it all myself. Hiring an assistant is the best decision I have made; I have a wonderful assistant who helps me get my ideas out there and maintain my website.

I also believe in giving time to yourself. It took me many years to dedicate time to me. Even after having kids, I felt guilty if I took time out for me. Then I realised that when you look after yourself it naturally flows into your family. If mum is happy, the family is happy. How true is that?!

I ensure that I meditate every week and do courses that continue to inspire and move me to new levels within myself. I also get regular massages, and stay fit by going to the gym and having an exercise routine. I spend time out in the sunshine every day, and when I want to go shopping, I go shopping – which is always more fun without the kids. Then when I am with the kids, I have more time with them, as I have given time to myself.

I do have an addiction to my computer, and need to set some clear boundaries around my time on it. When I get focused on a task I find it hard to stop, so I try to spend the mornings with the kids, and then focus on my work after lunch when they are having their rest time. I have one day a week when my children are in care, and that is when I focus on teaching and my business.

I also have an absolutely gorgeous, wonderful and supportive husband. He supports everything I do, and is a loving father who just loves spending time with the kids. So on weekends we tend to tag team it. I go to yoga while he takes the kids grocery shopping, then I take over and have time with the kids and he goes surfing. My husband's passion is surfing. He surfs the waves and I surf the stock market, so we are both happy if we get to 'surf'.

I know that having the support of my husband behind me is a huge benefit, especially now we have kids. I also have a wonderful Mum who loves me and helps me out with the kids when she stays. So having the wonderful support of a husband or close family is always important. Knowing when to ask for help and get help so you don't get overwhelmed is key. You do need to know your limits.

Who was your first mentor or inspiration?

My first inspiration was through books. I read *Rich Dad, Poor Dad* by Robert Kiyosaki, followed by all his other books, and also *Think and Grow Rich* by Napoleon Hill. They both had a big impact on me.

Who are the other mentors that have inspired you?

I have had many mentors over the years. I believe that when you are working on achieving something, find someone who has been there and done it, and learn from them. It does save a lot of hard work. But there are times where you have to go on your own journey and try new things too.

Do you continue to practice your personal development even now?

Yes. I regularly meditate and have a vision circle group and mastermind group that I catch up with once a month. I keep my vision book up to date and just love doing courses on personal empowerment. I have just finished Eckhart Tolle's work, on a *New Earth*, with Oprah's

webcasts; that is very powerful stuff. I have two friends that are also on this same path, so we do the work together and discuss it all.

I am just amazed at how things flow and unfold in life. Life is just so wonderfully abundant and I just love every minute of it.

Is there a significant quote that you live by?

Gratitude is what I live by; it is the electricity that powers it all. This is not a specific quote from anyone, but I recall having a discussion about this at the meditation centre I go to. The analogy was that you can plug in a toaster, but it won't work until you turn on the power point. Gratitude is that power point; it powers everything.

Was it hard to earn your first million?

Not at all; it just happened. Shares gave me the start to get the initial deposit together for my first investment property, and then property created the increased equity for me to go back and trade the markets with a larger capital base.

I would say that I am still a small player in the markets, but I am adding to my trading portfolio and have just increased my capital base again recently.

In your opinion, is it harder for women to create significant wealth?

Not at all. If you have a passion, determination and drive, you can do it. Anyone can – male or female. I do believe that females are better teachers, as they have a nurturing nature that most men do not have.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

Being able to donate to charities. For example, I saw a charity on a morning show the other day for an orphanage overseas, and I called up and donated \$1000. My husband also emailed me about a local homeless event to support people in the community, and I was able to call up and offer money to support this cause too.

I tithe every month, both personally and through my business. I have learnt through the many courses I have done how important it is to

give back to the community and the world and continue the flow of the money. The more you give out, the more it comes back. It was a hard concept to grasp at first, but it does work.

'What I know for sure is that what you give comes back to you.' *Oprah Winfrey*



You have made money through property and shares. Do you prefer one over the other?

I think they are both great investment vehicles and I believe diversification is important in creating wealth. Trading is my passion and I love the liquidity of the stock market. The fact that you can sell a share tomorrow on the stock market is not something that you can do in the property market. The long-term gains we have made in property and the ability to refinance and create more cash for other investments is something we can do in property without the need to sell it.

It is key that you have a strategy with all your investing. I have my trading systems in place and with property I much prefer cash flow property that is not costing me money to hold. So I am always seeking new opportunities to achieve this both in Australia and overseas.

We have now had to be more creative to continue to achieve cash flow property in Australia and we recently kicked off a development project. In 2010 we bought a corner block of land (over 1000 square metres) with an existing property in the upper Hunter region of NSW. The existing house has been renovated and is currently being rented and we have just started a development on the back of the block and are building a duplex.

As I have already mentioned my husband and I are not hands on renovators. So we are not doing this project on our own and have an expert in this area helping us. This project has been undertaken with the help of Property Bloom and they found us the property and have managed the entire project for us. The figures all stacked up and not only will it be cash flow positive, but also it will create up to \$100k in equity on completion.

It is important to seek experts in areas where you are not strong and this has also allowed us to achieve so much so quickly. Not only are we undertaking a development project we are now diversifying our property portfolio into the USA.

We bought our first USA property in January 2011 and have continued to buy more over the year, building to a total of 12 properties over a few different US states. I found someone that was doing it and they taught me how to do it too and connected me to the right people. So I now have a team of experts in the US helping me to buy, renovate and manage our properties.

What is your main reason for wanting to invest in property in the USA over Australia?

With the US property market being at rock bottom and the Aussie dollar at parity, a new opportunity opened up to us on the other side of the world. So we have taken advantage of this and the cash flow returns are amazing, not to mention the possible capital growth down the track. For example, a property that was worth \$250,000 at the peak of the US market in 2005, we have bought for \$65,000 in 2011.

We are achieving cash flow returns of more than 20 per cent on some of our properties and once the usual property costs (property management, insurance, rates, repairs, etc.) are taken out they can net up to 14 per cent return per year, that does not include any possible capital gain that we may achieve in the property once prices pick up and we are already seeing this happening in some areas.

To compare, you can buy one property in Australia verses up to 10 properties in the US for the same value. Our cheapest property purchase in the US was \$30,000, including the renovation costs, for a two bedroom, two bathroom home in Ohio and our most expensive \$69,000 for a 10-year-old, three bedroom, two bathroom home in Florida. So that one property in Australia may create \$1,800 rent per month, where 10 properties in the US could create more than \$8,000 rent per month. I put this all into a spreadsheet and there was just no comparison.

'Concentrate your efforts on only buying income-generating assets.' *Robert Kiyosaki*



How would someone go about buying property in the US?

I am now in a position where I can help people to invest in the stock market and in the US property market. I have started a new business with a good friend of mine, Property Millionaire, Fiona Herbert, called Smart Property Investing – www.smartpropertyinvesting.com.

It is important to get the right structures set-up before you invest in the US and have a good team in place to do all of this. Fiona and I have met some great people through our own personal journey investing in the US and people keep asking us to help them. So a new business was born.

What do you teach your children about money when they could have anything they want?

I am already teaching my daughter about saving. I encourage her to save 50 per cent of her pocket money. She can put half in her wallet each week to spend as she wishes, and the other half goes in a piggy bank for savings. She does have to earn this money by tidying up around the house. If she does not perform she does not earn.

Do you donate to a charity?

Yes, and I am very proud that I can now support the community and world as a whole. The charities vary. We have regular ones we personally donate to, such as Ronald McDonald House, Cancer Council and World Vision. Then I have different ones in the company that I select from time to time, such as the RSPCA, Red Cross, and local community events or worthwhile causes that I feel I would like to assist.

I also like to donate to worthwhile causes that aim to inspire and empower people, not to keep them stuck in poverty consciousness. This is a big thing for me.

What do you believe are the essential qualities or personal attributes of a successful person?

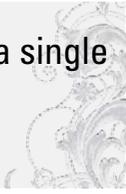
Passion, determination and drive. When you work for satisfaction and passion rather than money, the money flows.

What do you think stops people from achieving the level of success they desire?

Fear. I now see fear as an adventure; it heralds something new that will be a challenge. But life would not be much fun if we did not challenge ourselves from time to time – that is how we grow.

I could have decided it was easier to stay in my day job and not take a risk to trade the markets full-time. I would still be doing just that if I did not give it a go.

'Many of our fears are tissue paper thin, and a single courageous step would carry us clear through them.' *Brendan Francis*



What can people do to stay on track, especially when times get tough?

Create a vision book or vision board. Have faith and feel what it is you want to achieve. Follow the Law of Attraction. When you feel a little down, open up that vision book and you will soon feel inspired again.

What are your five tips for reaching greater levels of success?

- Know you can do it
- Get help, do courses and find a mentor to assist you in becoming the best you can be
- Learn and focus on the Law of Attraction
- Create a vision book or vision board
- Most importantly, Gratitude - have gratitude for everything you have now and be grateful for everything that comes to you every day, no matter how small it is and in what form it comes to you.

What is the most important piece of advice anyone has ever given you?

Be grateful for everything you have achieved, every moment, and live in the now.

What is the most you have ever spent on a single purchase, e.g. a pair of fabulous shoes or an amazing piece of jewellery?

I am not a big 'bling, bling' person. I do love clothes and love going shopping. But jewellery... I tend to forget to put it on. I do have a few nice pieces I have bought over time and wear for special occasions. I did buy a diamond heart pendant a few years back to represent my love for the world and my gratitude for life. I can't remember the price tag; I just saw it and loved it and knew what it represented for me so I bought it. I don't recall it being excessively expensive.

I also don't like renovating; that is the only time my husband and I do argue. It is not a passion of ours. I would rather pay for someone to do it, than have us do it ourselves – it also allows me to put our money back out there and support other businesses. So our biggest expense a few years ago was putting in a beautiful pool – spa and all – and we did not hold back on it. This is where I go for time out and I do feel the energy of the pool when I am down there in it and lying beside it. I love floating in the pool on warm days and looking up at the sky and saying, 'Thank you,' and feeling gratitude. It is very cleansing.

Do you look at the price tag of things at the shops?

Yes, I still have a bargain hunter sense in me and do love a good sale. My Mum was always a good budgeter and made the limited money she had for necessities last by spending wisely, buying items on sale and using shopper docketts and vouchers. She taught me how to buy wisely, which I did in my early days of saving. But in saying that, if I see something I really love, I will buy it.

What keeps you from retiring and lying on the beach every day?

I just love what I do. I think I would get bored lying on a beach every day, as well as sunburnt.

Do you buy lottery tickets?

Never. I believe that if I am to win lotto, I will be given a ticket as a gift. It will be my birthright and the universe will somehow provide it for me.



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Books by Justine Pollard

Smart Trading Plans

Chapter 13

Carly Crutchfield

Developing Millions



Carly Crutchfield

'You just don't know what you don't know, and the second you think you have no more to learn or that you know it all is the second that you stop living!'

Carly Crutchfield

Carly Crutchfield started life a little differently and the result is extraordinary. After leaving school when she was 12, Carly got straight into the work force, and after many jobs (cleaner, waitress and receptionist amongst them) she started to get an itch that there must be more to living than the nine to five routine. She found a book at her father's house, read it cover-to-cover and was introduced to the world of property, which she readily jumped into.

After being involved in the investment property market in Australia, Carly continued to dig deeper and landed in the world of property development, where she learnt of the phenomenal wealth being created. She attempted to find a course at university on 'How to become a Property Developer' but the courses available only enabled her to work *for* a developer. So she apprenticed, without pay, under a developer. In fact, she paid the developer every week to apprentice under him, before going out on her own.

It's been more than 10 years since Carly picked up that book, and today, at the age of 29, she is a self-made millionaire, the CEO of several national companies, has been involved in developments throughout Australia, New Zealand and America with a value of more than \$360 million, and currently has projects in New South Wales and Queensland.

Carly is an inspiring example of the new wave of entrepreneurs and millionaires that we are seeing rise through the ranks. She founded the non-profit group CFoundation to help empower lives and create change, and she spends much of her time running the foundation and its projects, including youth-ed programs, school building, drug education and disaster response. In the last 12 months alone, she has personally donated more than \$1million to charitable projects and organisations.

This dynamic developer also shares her secrets and has educated more than 27,000 people on the same property development strategies that she uses. Carly is Australia's number one property development educator and, apart from being an extremely good teacher, high-energy and, well, just unlike any speaker you may have seen before, her strategies work!

Carly, born in Sydney in 1981, lives in Sydney where she is involved in the day-to-day running of her business from her awesome offices filled with big kids' toys.

What was your first entrepreneurial experience as a child?

When I was about nine, my house got robbed and my stereo was stolen. It was one of those monstrous silver plastic things with lots of coloured lights that flash as the songs play. It had two tape decks and a CD player. I thought it was golden and I absolutely loved it. I can still vividly remember what it felt like when I found out it was stolen. My face went red, I started shaking, my heart dropped, I couldn't talk and I started crying. I didn't want to wait another year for my birthday so I decided to earn the money to buy a new one. I drew some fliers for our local street offering my ironing, washing and cleaning services. They were pretty funny fliers; I think the neighbours hired me out of sympathy! But I worked hard and became the best ironer around. To this day, I am deadly at ironing a buttoned shirt. I think my record was 34 seconds flat, not a single wrinkle in sight!

Were you a high achiever academically at school?

I am pretty competitive and always have been, so when I was at school I always wanted to do well but I don't think you could say I was academic! I was quite a quick learner and always in a hurry to do the next thing. I remember I just wanted to be grown up and be able to start working. At the age of 12 I left school – I got as far as Grade 9 and for some crazy reason I decided that was enough. Though I left school, I have never really stopped learning. I continue to read, go to seminars and lectures, and pick things up wherever and whenever I can.

Did you always know the career path you wanted to take? If so, what was it and has that changed?

No, I didn't really have a clear set plan. I remember wanting to be an Olympic swimmer, but that didn't quite work out – I love a sleep in and when I found out you have to get up at 4am to train, I started to rethink! Becoming a Property Developer definitely wasn't a planned and thought out process. In fact being 'rich' was never really a planned thing either. I never thought about the money as much as what I wanted to achieve, the places I wanted to go and the things I wanted to experience. When I was about 16, I started to realise that I needed money to have the freedom and choices that I wanted. I read a book about property, and this was the first time ever that I

realised people used property to make money. Until that moment, I just thought property was something to live in! I decided then that I wanted to play the property game, and I set about making that happen and learning more about how to do that.

What is your business and what services does it offer?

My company, CCORP (www.ccorp.com.au), is the head of a group of mostly financial services companies. We offer property and finance services and education all around Australia, and we also sell property throughout Australia for my own developments. Sometimes we find really good deals from other developers and we offer these to our clients as well. We also develop property and are currently involved in projects in several Australian states. We are Australia's number one property development educators. I believe that education is a key component to being able to do anything successfully. If you are going to get a home loan, you need to know a bit about it. If you want to buy an investment property, you have to know the pros and cons and what to look for. And this has become a backbone of my company; for every service we offer, we also offer education on that topic for all our clients.

What do you believe was your biggest sacrifice in getting the business off the ground?

My biggest sacrifice in building my company was time and money. I could have taken profits I made early on and I could be sitting on a beach right now, a very rich woman with all the time in the world. In fact I tried it – briefly. It wasn't really for me. I realised that playing the game is the reward, not winning the game. Winning the game is fantastic, but quite often you win and are then left with no game to play, and that can be a lonely and confronting experience. I learnt that you need to constantly re-create the game and give yourself new goals. So I continue to work hard and put my time into my business, creating new divisions, taking on bigger developments and more projects. Yeah, it takes more time and I am extremely busy, but I love it. In creating a bigger business and more divisions, I have poured a lot of my profits back into the business to make it what it is today and to build a nationwide property development and financial services company. So I wouldn't say there were sacrifices so much as investments.

What have been your highlights in business?

I have had a lot of wins, big deals come off, and great profits come in. But when I look back, the highlights have been celebrating those wins with my team. I have a brilliant team that make up the CCORP group and they are one of the main reasons that I continue to build the company and take it to greater heights. They are more like a family than staff, and it makes coming to the office so much fun. If I were doing it on my own, it just wouldn't be the same. The team definitely knows how to party and we have a lot of fun together; I look forward to celebrating the win almost more than the win itself – almost!

What makes your business stand out from your competitors?

I would say that there are two things:

1. We do things our way; and
2. We really do care.

To elaborate on point one, in business and in life you are constantly being told what to do and what not to do. You end up getting a lot of clones that don't really know why or what they are doing; it's just not real. This isn't the case with CCORP. We are not what you would call your normal development or financial services company. We have been built on the foundations of hard work, real experience, and real people. I encourage my staff to think of CCORP as their business, to create their role as their own business within my business. I am a big believer in allowing individuals to grow, to think, to create, to have initiative and achieve their own goals. This makes a big difference; instead of people coming to work and doing what they are told and working like robots, the result is a much more alert, alive, creative and aware team – and a team who really care.

Which brings me to point two: we genuinely want to get results for each of our clients, and we want them to get the service, education or product that they need and for that to result in real profits or success in their life. It's not just about selling the product; it's about the clients getting the results. When this is the focus, it makes business a whole different game. Our business really is about helping people.

This is most evident in the fact that one of my companies is actually a non-profit organisation, CFoundation (www.cfoundation.org.au). The whole point of that company is to empower lives and create positive

change. CCORP supports and funds the projects of CFoundation, and the staff are actively involved in the projects. We don't just donate money; we actually get involved. We recently held an educational workshop for teenagers, and the CCORP team organised and funded the whole thing. The general manager of CCORP recently came with me to Indonesia after the earthquakes where we worked in hospitals, villages and schools. And it's just natural that this spills over into the more professional side of the company, so there is a definite spirit of wanting to help others and ensure that they get the results they need in their life. It makes it a much more fun game to play, in an otherwise cut throat industry.

What is your approach to marketing and how did you get your name out into the marketplace?

I remember trying to do traditional marketing and 'go it alone' so to speak. I was using radio, TV, magazines, and spending a lot of money and not really getting anywhere. I then had an about face in how I thought about and approached marketing. I realised that there were thousands of people out there who needed and wanted my products; I just had to find them. Using radio and TV was casting too broad a net and I wasn't catching enough for the effort. I had to find my target market, so I started looking for other businesses that had already captured my target market – for instance, accountants have clients who are looking for better financial options. I then did joint ventures and offered profit share for all successful referrals. This increased my business exponentially while also dramatically cutting my outgoings on marketing. Now I was only paying for the advertising if it was successful.

If you had to start over, would you do anything differently?

No. Period. I mean, there are things I have experienced in my life that I would have much preferred not to, and plenty of mistakes I have made in property and business, but if I changed anything, then it wouldn't be my life and who knows if I would be where I am today without having made those mistakes. Thankfully, I don't have to start again! But if I did lose everything and had to start again today, I know I would make my wealth faster and with fewer mistakes. The first time around teaches you some important things; I would have more patience and understand that a better deal is always around the corner so not to rush into anything.

'Nobody can go back and start a new beginning but anyone can start today and make a new ending.'

Maria Robinson.

What are your secrets to being a top property developer?

Patience, communication and not being greedy. It can take time to put deals together. You need to be willing to wait, be calm and be patient. There are always other parties involved in any development and you need to be able to communicate clearly. There are all sorts of personalities and emotions involved, from conservative and reserved bankers, to rough and ready builders, to artistic and over the top architects. You need to be able to accept people for who and how they are, and find a comfortable and winning working relationship. This is only done through good communication – being able to communicate in many ways to many people.

If you have a stack of money sitting around spare, then you will be able to buy a property outright and finance the development yourself. This is extremely, extremely rare. In fact, most big developers don't even do this. So in most cases you will be putting a deal together either with the banks, the vendor or other investors. If you are trying to make all the profit for yourself, then you just won't end up putting together a successful deal. You need to be willing to cut other people in and ensure that they get a win out of it too.

Did you have to change your mindset surrounding wealth and if so how did you do it?

Yes I did. I used to make money and spend every cent of it. I am definitely a spender and I'm a giver too. So whether I was spending money on me, or giving money to someone else, I didn't care; I just spent! This is quite dangerous and I had to get a hold of it. It's a natural occurrence that most of us spend more than we make; in fact a lot of businesses do this as well.

I was sick of making money and then having nothing to show for it. I wanted the comfort of assets behind me. It was as simple as making a clear-cut decision and using good old fashioned discipline.

When money comes in to me personally, and also into my business, I set aside about 40 per cent for tax, 40 per cent for a rainy day and the rest I use to live/spend. The 40 per cent for a rainy day never, ever, ever, ever gets spent. I just let it sit there. This way I am never caught out.

What techniques do you use to achieve your goals?

I am constantly reminding myself of what I want to achieve and why I want to achieve it. I have vision boards in my house and in my office. My staff all use vision boards, I also have several vision books where I keep clippings of quotes and pictures that inspire me. I flip through these if I ever need a bit of a boost.

On a more practical note, I create action plans every single week. I have a general action plan for the year; I then do action plans every week, and each day I make a daily plan based on the weekly action plan. This breaks it right down and means that I just have to get those steps done and each day I am closer to being where I want to be at the end of the year.

Then there are the unexpected ideas and inspirations that come up and I throw those into the mix as well. I find it works brilliantly!

What have you found are the best methods or strategies for keeping motivated and focused?

Reading is great. In fact, sometimes I have to give myself a break from reading non-fiction books because I get too many ideas! But reading is always a great motivation for new ideas. To stay focused, going for a run or taking my dogs for a long walk along the cliffs near where I live always helps. I have a lot going on in my life across my developments and my businesses, and this helps me to clear my head and align everything and work out whether I am on track.

On a more specific and practical note, in my company we monitor everything with statistics and graphs. Every single staff member measures their weekly production and achievements through specific stats. These are collected weekly and graphed (this is the Hubbard Management System) so at any time I can look at the graphs and know exactly where we are at and where we need to improve.

**'Rich people have small TVs and big libraries,
and poor people have small libraries and big TVs.'**
Zig Ziglar.

Do you continue to practice your personal development even now?

I am always, always seeking to better myself so that I can continue achieving the most possible in my life. You just don't know what you don't know, and the second you think you have no more to learn or that you know it all is the second that you stop living. I strongly believe that you should never stop learning, and that everyone should seek to better themselves constantly and strive to achieve the most out of life. I still attend seminars, watch DVDs, listen to CDs, read books — it's never ending. Five days a week I spend a minimum of two hours a day on personal development. In fact, I ensure all my staff spend time doing this too. Every day all my staff study for one hour first thing in the morning. Some bosses may think this is a waste of time, but I believe it makes all the other hours of the day that much more worthwhile. It also means that my team is constantly growing and becoming the best they can be, which makes the company as a whole that much better as well!

**'Aerodynamically, the bumblebee shouldn't be
able to fly, but the bumblebee doesn't know
that so it goes on flying anyway.'** *Mary Kay Ash.*

Is there a significant quote or saying that you live by?

In terms of life philosophy, there is a quote by a famous Jewish humanitarian who is a Holocaust survivor: 'Thou shalt not stand by idly.' My parents live by this philosophy and taught it to me, and it is something I try to live by, whether it means being active in my own life towards my own goals or helping others and not standing by and

watching people go past me who need help. I think we all need to do this a lot more in life – help strangers when we see they need help.

I also love a quote from L. Ron Hubbard: ‘Don’t regret yesterday; life is in you today and you make your own tomorrows.’ It reminds me that we aren’t our past or our mistakes and we have power over our own life and at any time we can create the life and future we do want and achieve the happiness and freedom we dream of.

In your opinion, is it harder for women to create significant wealth?

No, unless you believe it is; then it’s not so much the fact that you are a woman, but your own mindset. Having said that, there are facts that prove that *generally* men make more money, there are more male millionaires than female millionaires, and on average men get paid more in Australia. But this doesn’t have to be the rule. I was a teenager when I first got into property and I started in the western suburbs of Sydney where it was very male driven. Yet I never thought the fact I was a woman was ever a problem, and because I didn’t think it was, it wasn’t.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

What a great question. Money itself doesn’t actually achieve anything; in fact it only holds value because we believe it does. Money becomes valuable or worthwhile when it is coupled with a person with an intention, a drive, and a passion. Then money is actually really valuable because it has exponential potential. When I was young I never actually made a decision that I wanted to be ‘rich’ in terms of money. I did want to do things, go places and experience things in life, and I realised that money would help me do that a lot more easily. So money can really give you freedom of choice.

Money has helped me travel the world and volunteer in third world countries – it’s given me the ability to drop everything and go do this when it is really needed. After the Tsunami that tore through Asia and the Pacific, I was able to travel there just days later and stay for weeks and help. I have done this ever since, volunteering after earthquakes, typhoons, cyclones and more.

Money has also given me the opportunity to help my family, which is the most important thing to me personally, from paying for education or basic needs to paying for holidays where we can all be together and have the best possible time.

Money has also helped me give my brother the chance to realise his dream of being a musician. I think artists are phenomenal; they provide us with inspiration and motivation through their songs, paintings, movies etc. But most artists lead a pretty tough life, as it can be difficult to get a break. I created a record company for my brother and built a sound studio in our offices complete with all the equipment so he has the time, freedom and tools to create music, and he has built it into a thriving business and outlet for his creativity. It's also great to have that creative outlet within our offices which are otherwise very investment minded – it's a great juxtaposition that the whole team loves!

Can you describe a typical day in your life?

There isn't much that is typical about my life from day-to-day! I have a pretty hectic schedule that is always changing and one day is very rarely the same as the next. I fly somewhere around the world or around the country every single week. I am writing this as I fly back from Perth to Sydney. Tomorrow I fly to Adelaide. So I don't really have a routine. However, if I am in Sydney I always take the dog for a walk, I go to the office about four days a week and do personal development for two hours minimum every day except for Sundays. Apart from that, it is extremely fly by the seat of my pants and sometimes I don't know if I am coming or going. I have actually rocked up to airports and had the check in staff ask where I am flying, and I have had no idea. I've gone to domestic airports thinking I was flying local when I should have been going to international. But life is definitely fun – it's very exciting and I have to keep on my toes to keep up!

Do you support a charity?

Yes, I do support charities and I also run my own charity foundation. I have been supporting charity groups since I was 12 years old by either volunteering or donating funds and I continue to do this today with organisations such as Youth For Human Rights.

I recently donated \$405,000 to a charity other than my own, as I absolutely loved the work that they were doing around the world.

I also fund CFoundation and the projects we are involved in, which include youth education, drug education, school building, disaster response and a lot of other activities. If you want to know more about CFoundation or if you would like to donate or volunteer go to www.cfoundation.org.au.

What does success mean to you and how does one achieve it?

Success is such a personal thing and means something different to everybody. I think success is being able to be, do and have everything you want in life without compromising who you really are. How do you achieve more of that? Persistence. You just don't give up. You stay true to yourself and just keep on going!

What do you believe are the essential qualities or personal attributes of a successful person?

Persistence, drive, ambition — the ability to roar against the high seas so to speak. Life can be rough and tumble and it can throw all sorts of challenges and stops in your direction. If you take on those stops, you lose. You need to plough through them and just keep going. Every single successful person I know has faced enormous challenges, but none of them stopped long enough for those challenges to win. It's a choice you make; if you want success enough you will stick your neck out, work hard and ride through the challenges, as unpleasant as they may seem. But that is living! Or you give up and live an ordinary life. That has never really appealed to me.

What do you think stops people from achieving the level of success they desire?

Themselves. Their mindset and in some cases pure laziness. Success doesn't have to be hard, but you do have to work at it. You have to take action to get there. If you make lists but don't do anything, you just won't get there. Sometimes you make action lists, you start on them and you don't get the result you were looking for. Don't stop! Keep trying, keep going, keep persisting and you will get there.

Dream stealers are also a big culprit in keeping people from success. These are the so-called 'friends' or 'advisors' who tell you it just isn't

possible, you won't get there, you can't do it, you'll never make it – or whatever else they throw out at you.

These will only affect you if you take them on, so don't take them on. I have had many dream stealers; I pay them absolutely no attention. In fact, I still get dream stealers trying to sell their wares; I don't take a bar of it. Sometimes I ignore them, sometimes I walk away, and if they are particularly aggressive I have been known to use colourful language back at them!

The hard part is when it is someone close to you that you know and love. It can be hard to not listen to them. But you need to realise that no one else is going to understand your purpose or dream the way that you do. Also, you may have more education or understanding about your dream. If I had a conversation with someone that knew nothing about property and I told them that I was going to do a property deal and make \$1.5 million in about four months, then I am sure I would hear a lot of objections about how it is not possible, it's too risky, I won't really do it. But I know I can; I understand the deal, how it will work and exactly how it is possible.

Sometimes we can actually create dream stealers by talking completely out of the realm of what the other person understands. If I educate the dream stealer they may come around and see what I am talking about.

**'People too weak to follow their own dreams
will always find a way to discourage yours.'**

Author Unknown

What are your five tips for reaching greater levels of success?

1. Be yourself. You'll never be better at being someone else but you will always be number one at being you.
2. Persist. Keep going; don't give up. I think this is the real mark of a winner. There are always going to be challenges and hard times; the winners know that challenges are the game. That's why we play, and to get through them is the reward.

3. Set yourself new goals and games. Once you do achieve your goals, you need to set new games, targets or goals for yourself otherwise life becomes pointless and you can start to get in trouble. I am always creating new games, goals, companies and projects to keep life interesting and the game alive! I actually think it's not just about winning, it's more about playing – but I do love to win.
4. Invest in yourself. Educate yourself and develop yourself mentally and spiritually. You are the one driving your success, so if you don't get better your life won't get better.
5. Give back and live abundantly. I am a big believer in living not just for yourself, not just for your family, but for the planet as a whole. Help other people – be aware of what is happening in your community, country and world and do what you can to make it a better place. There is no point being a rich, successful individual that has to live in an ivory tower or Fort Knox because the rest of the world is in such a bad state! That doesn't make any sense at all. The more successful we all are, the happier we will all be! So give back, believe that you can afford to give some of your abundance away and it will come straight back because there is so much abundance in the world!

What is the most you have ever spent on a single purchase, e.g. a pair of fabulous shoes or an amazing piece of jewellery?

It would be in the several thousands. I love shoes and handbags and have a room in my house just for them – come on, I am a woman after all! I love shopping holidays and I have taken my Mum and friends overseas for this a few times. It is so much fun; it's all about good food, great champagne, and fantastic shopping — we actually make shopping a sport!

I think it is very important to work hard and have goals and achieve them, but it is just as important to be able to stop and reward yourself and enjoy the rewards with people you love. There has to be a point to all the work.

Do you look at the price tag of things at the shops?

No. I only realised recently that I don't look! I was shopping with one of the CCORP girls and I bought some jewellery. She asked how much it cost and I had no idea – she told me off! But it is a great feeling to not have to worry. On the flip side, though, I can be extremely stringent and budget driven as well. When spending money in business I am ruthless; I have rules that I live by and I do not break them at all. Personally and in my business I don't take on any consumer debt or credit accounts. I do have credit cards but they are always in credit! It's a great position to be in. When I was younger and knew less about money, I was very bad with managing debt and I maxed out several credit cards, I remember having tens of thousands of dollars in credit card debt and being chased by the banks and debt collectors. I don't want to go back there ever again, so I keep everything in credit and don't take on unsecured or bad debt.

What keeps you from retiring and lying on the beach every day?

I would feel like I had given up on life. As I mentioned, I did give this a whirl but it just didn't work! I want to live life and live it large. Business and deal making keeps me challenged, alive and thinking on my toes. I want to grab life by the horns and give it everything I have, and sitting on a beach doesn't seem like the best way to achieve that. I mean, I love a holiday, but if you do it every day it stops feeling like a holiday.

Do you buy lottery tickets?

Nah, not really. I have never really been one for leaving it 'up to the stars'. My Mum likes scratchies though, so sometimes when we go to brekkie I'll grab the papers and also grab a few scratchies to do at brekkie. It's a bit of fun – once my Mum won thousands!

Chapter 14

Cherie Barber

Millionaire Renovation Queen



Cherie

'The greatest risk of all is to take no risk at all.'

Cherie Barber

Born in Sydney in 1970, Cherie Barber grew up in a family of 'typical Aussie battlers'.

Forced to leave school at 16 to run the family shop without pay, Cherie learnt early on the meaning of hard work. Following her first paid job in a fast food store, Cherie entered the marketing industry where she made her mark in major companies, including 3M, Optus and L'Oreal. But it was after meeting her life and business partner Stephen Tolle while driving across a bridge in Sydney one day that her life really moved into the fast lane.

Within 10 months of meeting, the pair had tossed in their six-figure salaried jobs to take up renovating full-time. In the first year, the couple bought, renovated and sold six houses, making a profit of \$1.15 million.

In total, the couple have now conducted major renovations to 36 houses and transacted more than \$48,600,000 in property since buying their first property together. They now earn over a million dollars profit a year by doing just two renovation projects per annum, often simultaneously. With each renovation taking just three to five months to complete, they firmly prove that lucrative profits can be made if you know how to renovate the right way.

Cherie attributes her success to the unique due diligence system she created to enable Steve and herself to become masters of property values in the suburbs they focus on. Together, they've developed a complete step-by-step, foolproof renovation system that enables them to make consistent profits of between \$300,000 to \$600,000 on every property they touch. They also tackle unrenovated properties that others put in the 'too hard basket'.

After years of constant requests from people wanting to know how they do it, Cherie and Steve officially established Renovating For Profit. In 2009, they took to the professional public speaking circuit, and are now teaching thousands of people throughout Australia the secrets to their property renovation success.

Unrivalled in what they do, Cherie and Steve are widely acclaimed as Australia's Renovation King and Queen, and are widely featured in media Australia-wide. They were regular TV renovators for Channel Seven's *Today Tonight* program, where their knowledge and skills were put to the test before a national audience.

Cherie lives in Sydney with her daughter Milan.

What beliefs about money did you grow up with?

I had absolutely no beliefs about money, nor did I grow up in an environment where the concept of making money was ever discussed. My Dad, who is the hardest worker I know, worked seven days a week in order to keep our family afloat and bills paid. No one in my immediate or extended family had any concept of wealth psychology and, in light of this, it's surprising I've turned this situation around for myself, considering there were no strong influences in my life.

I guess you can say our family fitted the classic Aussie battler stereotype – an upbringing that was comfortable but nothing flash. We weren't poor, but we certainly weren't rich. Meals were normally steak-and-three-vegetables, and some nights it would be sausages or something like that. We never ate out at fancy restaurants. Our luxury was the local Chinese restaurant on a Friday night.

What I was brought up with was a strong work ethic, which I can thank both of my parents for. My Dad has spent the last 40 years sitting on a tractor in the dirt, dust and heat making a living for his family. My Mum managed my Dad's earthmoving business while raising four somewhat naughty kids. It was a full-time gig for both parents. Hard work has been instilled in my blood from the day I was born. All of my siblings have followed suit in that regard, so it's no fluke.

What was your first entrepreneurial experience as a child?

Unfortunately, the demands of work and kids led my parents to a divorce when I was 15. Mum had always worked in Dad's business, so when suddenly faced with the concept of having to earn her own money after 20 years in her husband's business, she became quite lost and unsure of what she should do.

After applying for jobs and being knocked back, she took her financial future into her own hands and bought a shop in Granville. Now that I recall, it was a bizarre shop - one-third haberdashery, one-third dress shop and the other third Instant Scratchies and lotteries; certainly not a shop with a strong business focus. It sold wool, knitting needles, ribbons, old ladies dresses, toys, statues – all sorts of things. Surprisingly, it didn't perform financially. My Mum tried to sell the business, and guess what – it couldn't be sold. In a last ditch effort to keep the business going, Mum introduced Instant Scratchies and

Lotto tickets, which earned us a commission. The shop managed to stay afloat, but only by the skin of its teeth.

With a disastrous business in tow and no exit strategies available, Mum was forced to get a nursing job. The business did not earn enough money to hire staff, and so Mum made the decision to pull me out of school at the end of Year 10, aged 16, to run the shop for her. I'd just finished my school certificate and had planned to go onto years 11 and 12. I had no choice or say in the matter; it was a situation of necessity. So every day I arose at 6am in the morning to catch a train from Kingswood to Granville and a bus from Granville to South Granville to open the shop by 8am. I closed the shop at 6pm and did the two-hour commute home again. I did that six days a week from the time I was 16 for two years. I never got paid one cent because Mum couldn't afford to pay me. When she could, she bought me the odd gift or gave me \$50 here or there to show me my efforts were appreciated.

This was definitely my first entrepreneurial experience, where from the age of 16 I was forced to run a business that I didn't want to be in but had to for family circumstances.

'Sometimes adversity is what you need to face in order to become successful.' *Zig Ziglar*



What did you learn from that experience?

To be responsible – and I matured overnight. My friends were out partying and carrying on while I was running a business solo at the age of 16. I subsequently lost a lot of my school friends because they simply moved on without me. The experience definitely taught me survival instincts at a young age, to really work hard and to focus on what needed to be done to survive in order to help my family. I think it really gave me a good grounding for the rest of my working career.

During the process, I learnt a lot about business management, trying to be professional, making customers happy by providing a good level of customer service and the necessity of making a profit in business. I learnt all those basic things at a very young age.

What was your first job and how much was in your first pay packet?

My first paid job was working part-time at Homestead Chicken, aged 15. My first pay packet was \$47, which I proudly gave to my Mum. I rapidly became sick of shovelling fried chicken into boxes and lasted only four or five months in the job.

Did you always know the career path you wanted to take?

Not at all. I didn't know until I was 21 or 22 what I wanted to do with myself. At age 21, I managed to land myself a somewhat ordinary job in an extraordinary company, 3M. Anyone who knows 3M will tell you they are one of the most incredible organisations to work for and spend a significant amount of money on the development of their staff. The business skills I learnt were unbelievable. At 21, I started at 3M as customer service rep then progressed from marketing assistant to marketing coordinator to product specialist to assistant product manager to product manager – a long-winded stint that consumed eight years of my life but every day was worth it. I really committed myself 100 per cent to that role and was handsomely rewarded financially and with a marketing award. By the time I was 27, I was on \$120,000 with a company car. It was quite a good salary back then.

From there, I took a redundancy package from 3M and moved to Optus. My new found product manager role saw me launch SMS messages for Optus in Australia. I was thrown in at the deep end with three months to come up with a national marketing campaign, competing against Telstra who were launching the same day. I worked day and night and literally slept at my desk. I managed to launch the campaign on time and Optus won the highest market share in results. It was an awesome feeling, and I received another marketing award for my efforts. Throughout my career, the efforts I have produced have been nothing more than hard work and passion.

Nearing 30, I took up a national marketing manager's role at L'Oreal, managing the Ralph Lauren™ and Giorgio Armani™ fragrance brands. It was the dream job for a marketer. You know that movie, *The Devil Wears Prada*? It was sort of like that, but a fragrance (not fashion) version. I lasted only four months in the role – couldn't fit in with some of the pretentious personalities in the beauty industry. Those who work in the beauty industry will know what I mean!

How did you move from marketing into property renovating?

It was just after I met my partner Stephen Tolle. Actually, we met on the Anzac Bridge in Sydney while driving separate vehicles! He zoomed past me on his motorbike, looked back in my direction then slowed right down. To cut a really long story short, he made me pull over, I cancelled my plans for that night and we danced and laughed the night away until early hours the next morning. We were hooked on each other from that moment on!

Obviously as a couple madly in love, we rushed into everything, including wanting to buy a property together just a few months after meeting. We were looking to buy an investment property together but ended up buying a property that needed renovating. In this regard, we 'fell' into renovating. We bought 7 Oxford Street, Rozelle for \$537,000, spent \$150,000 doing a major cosmetic reno, and sold it for \$955,000 about three months after we bought it. We made \$268,000 profit, which was basically two years salary in the space of two to three months. It prompted me to say 'Hasta la vista!' to my boss (not in those exact words!), replace my stilettos with work boots and set out with sheer determination to replicate the results of our first project. At that point in time, I didn't realise it would become the first of many houses we would renovate.

What have been your highlights in business?

My prouder highlights come from my time as a professional renovator over the last 10 years – my life's true passion. Being publicly acclaimed as Australia's top renovation couple and the leading authority on property renovation definitely makes me feel proud. Also, being asked to be a public speaker on the subject is a great honour. I know I have the best renovation system in Australia. So many of our students who undertake our workshops constantly thank us for educating them in the way we work. We always receive a bundle of thank you cards after every workshop. Receiving those thank you cards is the best career highlight – knowing we are able to help others achieve their financial dreams through our knowledge and skills. All of our students are genuinely nice, down to earth people from all walks of life, who want nothing more than to get ahead in life. They have no false pretences, no airs and graces about them, and for this, I truly do care about all of them and their financial welfare. I see it as my job to help them where I can.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

Being accepted and taken seriously as a woman on a construction site in an industry that is 99.9 per cent male dominated. I project manage my own sites so have anywhere between 20 to 40 tradies on site on a typical day. It requires a special sort of girl to manage all of these blokes. Sometimes you'll get the odd tradie who will make it known that you don't belong on site. Those ones don't get past my front gate!

The way I manage the gender dynamics is simply by being firm yet friendly. I also know how to talk to tradies and speak their language. As soon as I open my mouth, they know I'm no fool. I also know what things are important to a tradesperson, for example, being paid on time. When you understand their needs, you can tailor your approach so they enjoy working with you. I have trade teams I've used for years, many of whom cite me as their favourite client. Sometimes I still have issues when sourcing a new tradie, and I find that some nationalities can be more difficult because they have preconceived ideas about women. It's something you have to overcome with the person. Apart from that, I spoil my tradies with cappuccinos and cakes on site each day. A woman on a construction site would only think of this; men rarely would.

If you had to start over, would you do anything differently?

I wouldn't change anything because everything has happened for a reason. My initial experience when I was 16 of being pulled out of school to work in my Mum's shop made me responsible and mature overnight – it was a great experience for me. And the skills I learnt throughout my career in marketing were so beneficial, including the fundamentals of business planning. I pretty much spent all of my 20s learning how to do strategic business plans for companies, so that has equipped me phenomenally. I definitely think I would be a very different person if I didn't have those experiences early on.

What are your secrets to being a top property renovator?

How long is this book? Honestly, there is so much involved in being a professional renovator. I'm not talking making \$5k or \$10k profit, but making hundreds of thousands of dollars profit on every project we

touch. Renovating is very easy once you know to do it. The problem is, people watch all those TV renovating shows and think that's how it is in real life. It's called entertainment TV, not reality. We've developed an eight-step renovation process. In our three-day workshops, we share hundreds of pointers on each step. We've learnt the hard way – 10 years of trial and error on our sites. No one pulls the wool over our eyes when it comes to renovating. One of the biggest tips I can impart to everyone is to have a thorough property due diligence system to enable you to become a master in property values in your chosen suburb.

Do you recall making a conscious decision to be a millionaire, and if so when was it and why?

I never consciously set out to become a millionaire, but I guess I probably always knew that I would be by default. I'm very driven and always coming up with crazy ideas. Perhaps I thought one of those crazy ideas would one day land me on the BRW Rich List. I've always been motivated by money; I won't deny that. I remember the day Steve and I celebrated becoming millionaires. We were at \$860,000 net equity, then we made another \$300,000 from another reno which pushed us to the \$1.16million mark. We celebrated that day with a nice bottle of champagne, cooked a really nice dinner at home together and did the 'ching-ching' of the glasses. We then had a laugh together, recalling all our tradie horror stories trying to get to that first million.

What techniques do you use to stay motivated and achieve your goals?

I stay motivated by taking on too much, and so I'm forced to stay motivated. I'm one of these people who always say, 'Yes we can do that,' and it's to my own detriment. My brain is constantly in overdrive thinking of ways I can improve my business. If you really love what you do, it doesn't feel like work though.

I constantly have to make 'to do' lists because I've got so much stuff going on in my head that I've got to get it down on paper. Every couple of days, I write a 'to do' list and there are always 50 or 60 things on it. I really do feel that I get through a lot. I'd say I probably do 20 times more work than the average person in a day – I'm highly productive.

Is there a significant quote or saying that you live by?

I'm famous for saying, 'We can't afford to have a job.' It's true; we couldn't sustain our standard of living if we were to rely on normal day jobs. When I tell people we can't afford to have a job, we always get strange looks; people can't understand the concept.

My other saying that I always live by is, 'The greatest risk of all is to take no risk at all.' In other words if you always stay inside your comfort zone, you'll never move forward.

'The person who gets the farthest is generally the one who is willing to do and dare. The sure-thing boat never gets far from shore.' *Dale Carnegie*

Was it hard to earn your first million?

Our first million was definitely the hardest, particularly the first \$600,000, but then it got easier and easier. It's so true – money makes money. It all happened relatively quickly for us and took less than one year in renovating. We bought six houses worth \$6.5million in our first year, with no jobs. It was a big learning curve, and we had to be very creative buying all that property without any significant equity behind us. I guess there's one thing you could say about us: we're two people who don't follow the herd mentality. We really think outside the square. Rather than give up on something, we'll work out a way to make it happen. We're fortunate because we bounce off each other in that regard.

As a millionaire, what is the most common question you get asked and what is your answer to it?

'How do you do it?' People come up and ask, 'How do you make all these great profits from renovating?' Unfortunately, it's not something you can discuss over lunch. That would only give people one per cent of what they need to know. Renovating is easy but there's a lot more involved than people realise, and that's the difference between people who make between \$300,000 and \$600,000 profit on each single property versus those who make a hundred bucks on it!

In your opinion, is it harder for women to create significant wealth?

Definitely not; those days are long gone. In fact, more and more smart women are jumping on the renovation bandwagon and making phenomenal profits from it. They can seriously make good money from renovating. And it's a great occupation for busy mums who need to juggle renovating around kids and family life.

Can you describe a typical day in your life?

I'm an early riser – normally up and at it by 5.30am. I usually do emails from 5.30 to 7.30am. Our daughter wakes about 7.30am, so we hang out together for about an hour until my sister arrives at our house to take over official nanny duties until 4.30pm. Some days I will be on site project managing anywhere between 20 and 40 tradies. On the days that I'm not on site, you'll find me in our Balmain Renovating For Profit office. I oversee our staff and the general running of the company. Most of my days are consumed with phone, email or Skype calls directly with our students. All of our students receive 12 months' phone and email support post their workshop, so I spend many hours of the day mentoring them through their first few projects until they have complete confidence to go out and do it themselves. My days on site finish about 3.30pm; a day in the office finishes about 6pm. Then it's home to spend a couple of hours of quality time with our daughter. At 9pm, I turn into a pumpkin and call it a day. I always get eight hours sleep each night.

There are also days which involve lots of interstate travel as a public speaker, speaking to crowds of up to 800 people each night for two hours on our renovation process. When we go on tour (every couple of weeks), we'll be speaking in a different city each night. In those weeks, my daily routine goes right out the window. Today is one of those days, in fact, that we go on tour – six cities in seven days. We'll speak to almost 3,000 people this week alone.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

For me, money gives me the opportunity to help my family out when needed. My grandmother recently needed dental work. As a pensioner, she couldn't afford the \$2,200 dental bill. I was able to pay

that for her. I've helped my family numerous times financially when they've been struggling, and not expected to be repaid because I have enough of my own. I remember about 10 years ago my younger sister was struggling financially. She would never ask for money from me, so I bought \$2,000 in Woolworths gift vouchers and arranged for my best friend to ring her to say she'd entered her name in a competition and won. The vouchers helped her buy a few months of food from Woolies for her family. She still has no idea I was behind that. These are the opportunities that money brings. Material possessions are meaningless.

What keeps you from retiring?

I'm somebody who can't sit still for too long, even in my career. I find every decade I tend to change careers. In my 20s, it was marketing. All through my 30s, it was property renovation, and now I'm just about to hit 40, I've entered into the public speaking circuit. I'll be going down the education path teaching people how to renovate properties for profit. Steve and I love it.

I actually took three months off last year and went to New York. I went shopping every day and literally started to go brain dead. I really needed to get back to work – my brain needs constant stimulation.

Do you support a charity?

We donate five per cent of our net profits from Renovating For Profit. What we've decided to do this year is buy a whole heap of wheelchairs for children that need them and deliver them ourselves. That way we know the money has truly been put to good use and not spent on glossy marketing magazines.

What does success mean to you?

It's not the actual money; it's the choices that I have as a result of the money. It's the ability to do whatever I want, whenever I want – the choice not to work if I don't want to; to take off to New York and go shopping for three months if I want; to stay home every day with my daughter. I'm planning on taking all of my family overseas this year so my sister can renew her wedding vows with all of her immediate family present. Most of my family have not been overseas and would never be able to afford this trip. It will be a nice surprise for them.

For me, that's what success is all about. It's not the actual money. You can't take that to the grave with you, but the things that you can do with it can make people very happy. I'm a very giving person.

'What material success does is provide you with the ability to concentrate on other things that really matter. And that is being able to make a difference, not only in your own life, but in other people's lives.'

Oprah Winfrey

What do you think stops people from achieving the level of success they desire?

Fear of failure – fear of having egg on your face if things don't work. People are scared to lose what little they have, and it's the worst way you can ever think. That's why I really live by my saying that the greatest risk is taking no risk at all, because if you always listen to your fear, you're doomed.

What can people do to stay on track, especially when times get tough?

The first thing you have to do is write a personal business plan to work out where you want to go, what you want to achieve and where you want to be in the short to long term. You've got to know that because if you don't, it's like walking down a path with no direction.

Put time aside to have a good hard think about what you want to accomplish in your life, get it recorded in your business plan, and constantly review that plan in good times and bad to see how you're performing. The key is focus.

What are your secrets to reaching greater levels of success?

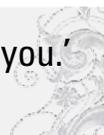
I know it sounds a bit clichéd, but I think first and foremost you have to be passionate about what you do. It's the passion that will drive you, and it's the passion that will make your work seem like play. Steve and I don't have to work, but we still do renovating because we love it and it doesn't feel like work. If you love what you do, you'll dedicate more time to it.

Ask yourself what it is that really and truly makes you happy and what you are going to be happy doing, moving forward. Then just go and do it. There's nothing worse than being in a job that you hate. It's wasting your life.

Actually, one important characteristic about me is that I'm a perfectionist. It's a good and bad quality. There is a difference between people who give 50 per cent versus people give 100 per cent, and I'm one of those who always gives 110 per cent.

'Follow your passion, and success will follow you.'

Arthur Buddhold



What is the most you have ever earned at once?

We earned \$750,000 net profit on a waterfront property doing nothing more than a paper shuffle.

What is the most you have ever spent on a single luxury purchase?

I don't spend a lot of money buying unnecessary things. As I become older, I'm becoming more aware of the impact of our purchases on the world's resources, so I only buy what I genuinely need. I don't wear designer clothes and I would never go and spend \$5000 on a handbag. I never would, and Steve never would. Even if we had \$200million dollars in the bank, I still probably wouldn't do that. Saying that, I'm certainly not frugal.

My problem is houses are to me what shoes are to most women. I don't come home with shoes; I come home with houses. Because I am so skilled in instantly spotting a profitable renovation deal, I'll walk in to a property, negotiate a deal and have the contract signed two hours later. I'll come home and tell Steve he needs to go see 48 Smith St. He'll ask why and I'll say because we bought it today. My luxury purchases therefore tend to be around the \$800,000 mark – but good purchases not bad!

Apart from this, other extravagant bouts of spending include a \$30,000 two-week holiday to the Caribbean and a \$30,000 Harley Davidson which I bought on impulse one day. I'm still trying to fathom

what possessed me to buy a bike that I had no idea on how to ride. I certainly don't look like a scary biker!

Do you look at the price tag of things at the shops?

Yes, definitely, and I think that's for two reasons: my humble upbringing, and it comes with the territory of being a professional renovator to negotiate on everything. It's hard to negotiate if you haven't seen the asking price. My partner Steve is renowned for this (in a funny way). He'd try and negotiate on a hamburger if he could!

Do you buy lottery tickets?

No, I have no need to. I win the lottery every three to five months when the settlement funds from our reno projects hit our bank accounts. Most people are lucky if they ever win the lotto once in a lifetime, and in a lot of cases they blow the cash as soon as they've got it. That's the beauty with renovation; once you blow your cash, you can just jump back into another project and win the lotto all over again. I love it!



Cherie Barber has offered an awesome e-book on the eight critical steps of the renovation process, valued at \$19.95, to every reader of *Ms Millionaire* looking to become a millionaire through property renovations.

Download your free *Renovating For Profit* e-book by going to: www.MsMillionaireBook.com.au/moneymakers or scanning the QR code in the book.

Chapter 15

Jane Meredith

Secret Millionaire



Jane Meredith

'Keep climbing the mountain and jumping the hurdles and somehow continue to find that vital ingredient – the 'can do' attitude.'

Born in the industrial town of Stockport, England, in 1959, Jane Meredith migrated to Australia with her family at the age of six. With very few possessions between them, Jane's family initially lived in a hostel in the Sydney suburb of Cabramatta.

Jane excelled in her school studies, but had a burning desire to step out into the 'real world' to carve herself a career. At the age of 15, she convinced her parents to allow her to leave school so she could join the workforce. She immediately secured a job with the public service in the Defence Department at Victoria Barracks, Paddington, New South Wales, and worked her way up through the ranks during a career that spanned some 19 years.

After leaving the Defence Department, Jane entered a completely different field, working as a Joico representative servicing hairdressing salons around Sydney. In 1993, she purchased a Donut King franchise on the New South Wales Central Coast, which she operated successfully for a number of years.

In 1997, Jane's career path took another sharp curve when she accepted a position with a high-end diamond jeweller. It was while working in the diamond industry that the concept for Secrets Shhh... the world's finest diamond simulant jeweller was born.

Over the years, Jane became highly conscious that not all women could afford the diamond jewellery of their dreams. So, along with her business partner Dietmar Gorlich, she set out determined to find a way to offer an affordable alternative.

Together, Jane and Dietmar researched new technology in diamond simulants that was emerging in the late 1990s. They were amazed by what they discovered: a stone that looked like a diamond, sparkled like a diamond, and was of exceptional quality with fire and brilliance guaranteed to last a lifetime. Their dream was about to become reality.

Sourcing the highest quality diamond simulants and setting them in beautifully crafted 14 carat gold jewellery, Jane and Dietmar opened the first Secrets Shhh... store in Bay Village on cosmopolitan Hastings Street, Noosa, on April 12, 2000.

Today, there are 19 Secrets Shhh... stores throughout Australia and New Zealand, the majority franchised, with some company-owned.

As Secrets Shhh... celebrates its 10th anniversary in 2010, Jane is proud that her business has provided thousands of women across Australia

and New Zealand with the opportunity to own beautifully crafted, yet affordable jewellery. Jane continues to work in the business daily and is constantly delighted to see the confidence and joy that Secrets Shhh... jewellery brings to customers from all walks of life.

Jane lives in Noosa on Queensland's Sunshine Coast where she loves to take a morning walk along the beach with her canine companion, Labradoodle DJ.

What beliefs about money did you grow up with, and what is your most vivid memory of being poor?

My parents were working class and we lived in what they called a 'two up/two down' terrace home with no bathroom (can't quite believe that these days!). We had to pull a big iron bath in from the outside concrete garden to wash in, and I can still remember the outside toilet!

Like the majority of families in our neighbourhood, we had little money. With four children, my Dad worked hard driving trucks and buses, and also had a stint as a Cadbury sales rep (which of course delighted us when he brought home free samples of chocolate!).

While I now know that money would have been very tight back then, my parents always provided us with everything we needed, and we never felt disadvantaged. I do remember several nights eating our dinner in the dark, waiting for Dad to come home from work so he could put a shilling in the electricity box. But as a child there was never a feeling of being poor, as my parents never acted as if that were the case.

However, my first memory of feeling lesser than others was on the first cold snowy day of winter one year, when all the children in the neighbourhood would bring out their snow sleighs to hurtle down our street (we were lucky to live on a sloping street!). While many children sported a nice shiny sleigh, we arrived at the top of our street with a set of wooden ladders, which made do as our makeshift sleigh! I remember thinking at the time, 'Okay, I'm not happy with the ladders; they'll have to do for now, but one day I want to have the best sleigh in the street.'

I didn't actually fulfil that dream, as my Dad gave me a much greater gift and incredible opportunity to dream even higher. As one of 12

children, my Dad realised that while he was very attached to and proud of his English heritage, he would never be able to provide the sort of opportunities and quality of living he yearned to provide for his family if he stayed in England.

Dad had dabbled with the idea of migrating to another country; he would banter it around with his family and friends over a pint at the local pub. While for most people the dream was exciting, they were quick to default to fear and sit with the belief that it was too hard and too scary, they couldn't leave the family, and what would people say and think?!

Despite having a very close relationship with her mother, my Mum agreed to consider the idea, knowing what the dream meant for my Dad. They started to inquire about emigrating to New Zealand or Australia. If my Dad still had any doubts around this momentous decision, they were soon alleviated one foggy night. Please allow me to indulge myself while I paint the picture of this particular evening.

After a hard day's work, Dad was driving his double-decker bus back to the depot in the foggy darkness with almost zero visibility. He suddenly saw a set of headlights coming towards him and he slowed to a stop. The headlights were still shining on him, but it appeared the vehicle had also stopped. Jumping off the bus with his conductor friend, Dad realised with horror that he had veered off the road, and the headlights were the reflection of his own bus, shining off the surface of a brick building he was mere feet away from hitting. As he looked up at that building, the fog started to clear and he saw at the top a billboard saying, 'Migrate to Australia and change your life!'

So he did, and I am eternally grateful to my parents for having the courage and faith in themselves to do so.

'To be upset over what you don't have... is to waste what you do have.' *Ken Keyes Jr*

What was your first entrepreneurial experience as a child?

My first realisation that I actually did notice the differences in life was when we migrated to Australia. We arrived at Cabramatta Hostel with its tin Army huts as our new home. To this day I am not sure

where my thoughts came from, but in my mind I had the romantic notion that we would be staying in a five-star luxury hotel, and that our every need would be met by waiters and maids. To think we'd never even stayed in a hotel in our lives – our only family holidays were spent camping!

I believe this experience provided the foundations of my first entrepreneurial desires. I was in a new country with opportunities and, even as a youngster, I was aware of it back then.

I quickly joined together with other children at the hostel and we created theatre to keep us motivated, entertained and happy. I turned the hostel into fun and saw the canteen where we ate all our meals as a five-star restaurant. I even tried to do that with our little tin hut (69ABC), a feat that would require much, much more vision, acceptance and positivity than I (or anyone else, I'm sure) could muster.

As a child, I remember feeling different and always feeling like there was something I had to do. Even at such a young age, I was conscious of having a vision of living a life with meaning — what I didn't know was I would have to wait until I was 40 to work it out!

My entrepreneurial experiences or dreams when I was a child sat with being a rock star, actor, dancer or finding a big bag of money... Seriously, everywhere I went I would look for it; I was so sure I would find one!

I remember watching *Young Talent Time* one morning, glued to the TV, and my Dad came up behind me and said, 'You want to be one of those dancers, don't you?' and I said, 'No, I want to be the star at the front, singing and dancing.'

My visions and desires were always set high. Opportunities were limited, but my parents acknowledged my desires and abilities and did the best they could to provide me with ways to fulfil them. But their philosophy was about being equally fair to each of their children, so being sent anywhere to enhance my opportunities was out of the question.

Were you a high achiever academically at school, and what level of education did you complete?

After recovering from the bullying of Cabramatta School because I was a 'Hostel Kid', I settled into Marsden Road Primary. After one year

in the hostel, we rented a 'home' in suburban Liverpool. I can't begin to tell you the sheer delight we all felt to have our own bathroom and kitchen!

I can vividly recall standing in front of my new class telling them about myself. I said, 'Hi, I'm Jane Meredith. I'm eight and I live in a house!' There was complete silence; of course everyone lived in a house in my new suburb, but I'll never forget the liberation I felt from moving out of the hostel.

It was nice to feel equal amongst my peers, and I soon excelled in my studies and became dux of the school. Learning was easy for me, but as I advanced to High School I became bored and frustrated with learning about things and events from the past. I wanted to know about the future: what can I do, how can I do it, what will it look like, how will it feel?

My parents took the biggest risk of their lives moving to Australia, but they lived conservatively, and in their view a good education was of utmost importance. So here I was, 14 years old, troubled, frustrated and disillusioned with my school life.

Again, I am so lucky to have parents who acknowledged the behaviour; I can't say they liked it or agreed with it, but they knew I was not going to get any more out of school and that I needed to spread my wings. Dad sat me down two weeks prior to my 15th birthday – it was mid-July and I was in Grade 9. He was in the Public Service Department of the Army, working as an auditor – a nice secure job. My elder sister was also in the Army (Civilian) working as a clerical assistant. Dad said, 'I will let you sit for the public service exam and when a position is available you can leave school.' He said this would probably take 6-18 months.

I was elated! I wasn't nervous in the exam. I remember feeling about 21 dressed in work clothes and high heels – I was playing the part and loving it! I so wanted to be a business executive in a powerful firm.

I sat the exam on a Thursday in Sydney's CBD. There were 500 of us in a room, sitting at little school desks, pencil up, blow of the whistle, pencil down – I'd given it my very best shot. The very next Monday, I received a call to say I had passed exceptionally well and they had a position for me in the Army as a clerical assistant at Victoria Barracks, Paddington, and when could I start?

I was overjoyed! I went to school the next day and gave them my notice, left on the Wednesday (the day I turned 15!) and started work on the Thursday.

Now, I am the first to acknowledge that an education is extremely important, but for some of us, life experience is the education we need to provide us with all the skills to fulfil our life's purpose.

What was your first job and how much was in your first pay packet?

My first job was filing and I was paid \$34 per fortnight — I was rich, happy, independent and on my chosen path!

Did you always know the career path you wanted to take?

I always felt that there was something I needed to do. When I was at school, I thought I would like to be a journalist, as I was attracted to the excitement and glamour — it certainly wasn't how it is today with all the hype around celebrities! But as I became bored with school in my teens, the journalism dream quickly evaporated and I was more than happy to steer my life down the career path as an impressionable 15-year-old who was so eager to succeed.

What is your business and what services does it offer?

My business is about self-esteem; it's about providing an affordable alternative in the diamond industry and allowing women from all demographics to have the jewellery they had only dreamed about.

Secrets Shhh... creates the most perfect diamond simulant jewellery using new and amazing technology and production methods that creates a stone that has a lifetime guarantee on its brilliance and colour. Our diamond simulants are of such quality that even experts are not able to tell the difference from a natural diamond with the naked eye. At Secrets Shhh... we are now referring to our diamond simulants as 'The New Real', as women from all walks of life are turning to it as an acceptable alternative to natural diamonds.

Secrets Shhh... started 10 years ago when we opened our doors in a tiny store in Bay Village in Hastings Street, Noosa. It grew from humble beginnings through the commitment, passion and determination that my business partner and I shared to bring the dream to life. I make no secret of the fact that at the time we opened the store, I had only

\$15 in my wallet and a car that I was almost too embarrassed to drive – and it held virtually all my worldly belongings!

Fortunately, my business partner had enough money to provide a humble fit out in our retail store and the bare minimum stock of rings, earrings and pendants all featuring our new diamond simulant set in beautiful 14-carat gold designs. We had no idea how our product would be received, and we were so nervous the first day we opened our doors. But we both had faith and conviction in our belief that through hard work, passion and commitment, we could make our business succeed.

**'Anything the mind can conceive and believe,
it can achieve.'** *Napoleon Hill.*



What do you believe was your biggest sacrifice in getting the business off the ground?

When starting the business, my partner and I made a conscious decision to contain our energy and focus. This meant limiting our contact with family and friends as we were working 24/7 and didn't have funds for staff members. We purely relied on each other and gave our full energy to the business.

At first this felt like a sacrifice, but ultimately we realised that it was the most sensible, selfless decision we needed to make. As Secrets Shhh... brought a whole new concept to the Australian market, we needed to devote our undivided attention to the business. Our drive and passion for our product shone through and certainly resonated with our customers, who were delighted not only with our jewellery, but also our exceptional level of after sales care. We were both blessed with family members and friends who fully supported our decision. I likened it to a couple having a child and we all know how important it is to fully nurture and protect the preciousness of a new life.

What have been your highlights in business?

When a business starts to gain momentum, there are often a number of highlights along the way. Mine are many, but there is one particular stand-out which I'd like to share.

Secrets Shhh... is about levelling the playing field — allowing beautiful jewellery to be available to people from all walks of life. One of my fondest moments was helping a young couple (about 20-25 years old) choose their engagement ring (circa 2001, \$390 1 carat solitaire) while standing next to a lovely, very wealthy lady who was choosing a piece of jewellery to travel with so she could leave her diamonds at home. Normally, people from these different walks of life would not cross paths within a mainstream jewellery store. However, in Secrets Shhh... on that day (and many times since), they did; and instead of there being separation, there was a wonderful moment when the young couple was struggling with which engagement ring to choose and the lovely lady stepped in to offer her assistance.

They were very aware of her stature and, while obviously humbled, they were equally delighted and elated by her care and interest in the importance of their decision. The moment fulfilled my dream of creating a business that would level the playing field, making beautiful jewellery affordable to everyone. The young couple eventually chose their ring on the advice of the lovely lady beside them and, after hugs all round, we all agreed it was a wonderful, intimate experience to have shared.

What is your approach to marketing and how did you get your name out into the marketplace?

Our marketing for the first nine years was focused on product, price and point of difference; that is, 'The world's most perfect diamond simulants'. Recently, we have identified the importance of owning the emotional territory of our category; hence our current marketing focus is structured around that.

What has been one of the biggest challenges you have had to face in business and how did you overcome it?

The answer to this is simple: Belief in self.

How do you overcome it? You just keep climbing the mountain and jumping the hurdles and somehow continue to find that vital ingredient – the 'can do' attitude.

'Life's challenges are not supposed to paralyze you, they're supposed to help you discover who you are.'

Bernice Johnson Reagon.

If you had to start over, would you do anything differently?

I would make decisions that were right for the brand only, rather than the individual, no matter who they are. I would also aspire to somehow knowing what the word 'balance' means and how you incorporate that into self-employment. I read about work/life balance, and I honestly understand its importance. I just don't know any business owner (at this point in time) who has worked it through effectively! (If there are any business owners reading this who have mastered it PLEASE contact me!)

Again, I liken it to having a child. So many mothers don't know how to create or regain their own time (pure, unadulterated time to self) once they have a child. Self-employment, if you are fully committed, is very similar, so I would love to know how to find that balance and enjoy having guilt-free time out away from the business.

What are your secrets to being a top business owner?

Purely commitment, passion, joy, determination, belief and trust in self. Obviously you need a marketable product and business model/plan to apply this to.

Do you recall making a conscious decision to be a millionaire, and if so when was it and why?

My only memories about anything to do with money were when I was younger, and it was more about knowing I had something big to do and I would need to have money to achieve it. By the time Secrets Shhh... was born, it wasn't about money per se; it was about being successful in what I believed the business was about. Following this understanding and dream ultimately resulted in the money and success being a natural progression.

Of course, you still need to have a vision, a plan and self-belief; mix it with passion and determination and yes, you can become a millionaire. But most of all, you must believe in what you are doing. In my case, my vision was about following my belief and not necessarily about the money. I mean, at the time we started Secrets Shhh... I thought anything above \$15 was brilliant! But because I honestly and completely held my vision and belief, the money then followed.

'Do what you love... the money will follow.'
Marsha Sinetar



Who was your first mentor or inspiration?

My first mentor was Sir Richard Branson. It was a few days before we were due to open our first store in Noosa. You have to understand that in opening the first Secrets Shhh... store, we were actually launching not only a new brand and new product but also an entirely new concept to the Australian public — and we had absolutely no budget for an advertising campaign! I was scared and really doubting my ability to make this work.

I was walking down Hastings Street feeling really vulnerable, and decided to sit outside the store for a while to gain inspiration and strength. As I was walking towards the store, I was drawn to the newsagency where Richard's book *Losing my Virginity* was out the front, and I had an overwhelming urge to buy it. The feeling was incredible; I knew I had found my inspiration! I bought the book and it left me with \$15 in my wallet! I took myself to Aroma's coffee shop, sat down with a drink and devoured the book.

Sir Richard's story inspired me; it allowed me to believe that anyone who has a dream and a belief in something can make it happen. He didn't have a university degree, he wasn't given a financial leg up; he just had vision and passion. I virtually skipped home, knowing that I could do it and succeed! I still cherish that book today.

Who are the other mentors that have inspired you?

I have read many books about success, but the other person I have been motivated by is Anita Roddick, founder of The Body Shop. Her

story is quite amazing, and I believe she epitomises the notion of gaining success through belief. She certainly believed in her vision, and would never at any stage let anyone or anything alter that. One of my favourite quotes from Anita is, 'If you are in business, it may as well be about something!' It was a very sad day for the planet when Anita passed.

Do you have a mentor today and, if so, why?

During the growth of my business, I engaged a business and personal coach. I highly recommend a coach – but be prepared to hear the truth. Sometimes it was quite confronting, but constantly checking my behaviour through the coaching really assisted me in making the right decisions for the business.

Having an impartial view of the business was/is crucial, someone who isn't emotionally attached! I feel coaches have a vital part to play in the success of businesses, particularly for a small business where the climb can be rapid. I don't have a coach at the moment, but I do contact my original coach from time to time.

Do you continue to practice your personal development even now?

I find meditating and yoga great tools for creating some of the personal balance a business owner needs. We live in a wonderful world of choices, and there are many options for personal development.

I once asked someone, 'How do you decide which therapy/assistant is right for you?' She said to see them all as a bowl of fruit and pick the piece of fruit you like the most. I still continue to develop myself personally and hope I always will. I see it as a great gift to oneself and vital to success.

Is there a significant quote or saying that you live by?

My favourite quote that I was brought up to believe is, 'Do unto others as you would have to do unto you.' It's a great check against behaviour and decision-making.

Was it hard to earn your first million?

Coming from such humble beginnings to finding myself in a position of success with the business was more overwhelming than hard.

There was a moment, I remember, where I stood in the middle of the store early one morning and thought, 'Okay this is going to be a long and amazing journey.' I wasn't worried about the hard work or commitment; what I was worried about was checking my ego through the journey.

Now, we all know ego is not a dirty word, but I needed a way to make sure I kept mine in check. So I decided to give two people who I love and trust permission to tell me if they felt that my ego was out of control. One day one of them did just that, and I was very grateful for the honesty. Success can be very hedonistic!

Creating wealth and success wasn't difficult; it just took a great deal of commitment, focus, self-honesty and humility. None of that is difficult if you love and believe in what you are creating.

In your opinion, is it harder for women to create significant wealth?

I don't really feel it is more difficult for women to create wealth; I feel we are actually better at juggling, as women are fabulous at multi-tasking. I believe one way in which women can excel when trying to create their wealth and success is by trusting their intuition. I feel that men are still intrigued by a women's ability to make intuitive business decisions.

Can you describe a typical day in your life?

A typical day for me when I am at home and not travelling with the business is: up at 5am and at the beach or Noosa National Park at 6am, either with my trainer or my partner and our dog DJ. After a gruelling hour with my trainer (or a more relaxing walk with DJ), it's coffee at Sunshine Beach, home to shower, and off to my office in Noosaville by 8am.

I usually try to be home by 5:30pm, and my ritual is to enjoy a crisp glass of Sauvignon Blanc on the balcony while watching the sunset. Then I'll spend several hours after dinner reviewing some aspects of the business day, catching up on calls, either business or personal, a debrief of the day with my partner, and usually an evening walk. Bedtime is usually around 10.30pm.

What do you teach your nieces about wealth/money when they could have anything they want?

I don't have children, but I have two beautiful nieces that my sister has allowed me to share in their upbringing. They form a big part of my life, and I theirs!

While I have assisted them to realise their desires in terms of boarding schools and being involved in things they are passionate about in their respective career paths (acting and horses), they understand that none of this would be made possible without their commitment and determination. They feel very humbled and honoured by these opportunities, and have always respected the assistance they have been given. I feel it is easy to give children opportunities and still teach them about the importance of respecting the issues around money and expectation.

Do you support a charity?

We have donated to many charities over the years. On a local level, we have supported everything from schools and hospitals to local business groups.

On a national level, we have previously aligned ourselves with the Make-a-Wish Foundation, and after the Black Saturday bushfires in Victoria in February 2009, we made a substantial donation of jewellery to the Salvation Army to distribute to those most in need who lost all their possessions in the devastating fires.

On a personal level, I have made an ongoing commitment to an orphanage in Bali that I visited last year (which many of our stores have also supported). It's a lovely story that I would be honoured to share.

My wonderful girlfriend organised a trip to Bali with my partner and me for my 50th birthday.

You can imagine how beautiful it was to be celebrating my 50th birthday surrounded by the wonderful Balinese energy and people. She knew I didn't want a birthday present – being there was enough – but being the caring individual she is, she wanted to provide a memorable gift on the day; and what a gift it was!

Through a friend, my girlfriend had heard about a little orphanage in Bali run by a lovely Balinese man and his daughter, who had been

operating the orphanage since the 1970s. I knew nothing of this and was driven to the complex by our Balinese driver in the early evening of my birthday. As I sat outside, bewildered as to why we were outside an old building in the middle of a crowded town, my girlfriend handed me a box with a serene Buddha on the front, tied with a satin ribbon. I undid the box and inside was a scroll that read, 'For your 50th Birthday we have given you 113 children.' In that instant, 113 children came running out of the orphanage to greet me (are you crying yet? I certainly was!). But my tears were not from sadness for the children, for they were happy, loved beyond my imagination, cared for and living in beautiful accommodation. No, they were tears of joy that I had been honoured in such a way.

I am in awe of the organisation that relies purely on public donations; the love and devotion of these people is truly overwhelming and inspirational. The children proceeded to entertain us with a show and had hand-painted a drop-down banner that fell from the ceiling at the start of the show, proclaiming, 'Happy Birthday Jane Meredith.' My girlfriend had organised a donation from my friends, family and colleagues and had presented it to them the day before on my behalf.

We now sponsor the orphanage, and my partner and I individually sponsor two children.

Last Christmas, my team in Noosa and all our wonderful store owners agreed that we would not buy presents for each other, but donate the money we would have spent on gifts to the orphanage.

What an amazing memory and an incredibly motivating time for me in terms of connecting with what is truly important in our lives.

'What comes from the heart touches the heart.'

Don Sibet.

What do you think stops people from achieving the level of success they desire?

I feel there are many answers to this, but one comes to top of mind: You can have great ideas and fantastic opportunities, but they have to be actioned. At some point you have to jump; you have to take the risk.

One beautiful quote I always read when I was scared of the risk was:

'Come to the edge,' he said
'I can't I will fall.'
'Come to the edge,' he urged
'I did, I jumped and I flew!'

What can people do to stay on track, especially when times get tough?

When times get tough, dig deeper within yourself, stay determined and accept change, but more importantly, keep ahead of change. Tough times can sometimes be exactly what you need to experience to give you the drive to be more successful and take your business to another level.

'Life's a pretty precious and wonderful thing. You can't sit down and let it lap around you...you have to plunge into it, you have to dive through it.'
Kyle Crichton.



What is the most important piece of advice anyone has ever given you?

Listen to yourself.

What keeps you from retiring and lying on the beach every day?

I still haven't finished my journey with Secrets Shhh... There is so much more to do in terms of what my business is about. I do look at the beach more often these days though, so maybe it's trying to tell me something...

Chapter 16

Jennifer Wainwright

Cash Cow Millionaire



Jennifer Wainwright

'The hardest part of anything is to start.'

Jennifer Wainwright

Born in Rockhampton, Queensland, in 1977, Jennifer Wainwright is a country girl at heart.

The younger of two girls, Jenn grew up on a Queensland cattle station, where she learnt the meaning of hard work and the value of money. While she wasn't paid in cash for her chores, Jenn was rewarded with her own jersey-milking cows. By the time she left home for boarding school she owned 10 cows.

After finishing high school at Rockhampton Grammar School, Jenn headed south to study at the University of New England in Armidale, New South Wales.

During her four-year degree in rural science, which she completed with honours, Jenn gained much more than just a university degree. Living off around \$6 a week after the rent was paid, Jenn learnt invaluable life and financial skills.

On her return to Rockhampton, Jenn took a short-term government job before landing her ideal role as a sales rep for Elanco Animal Health. She travelled to over 300 farms a year and spent more than 1000 nights away from home during her four years in the role.

With a solid reputation in the industry, Jenn was approached by one of the big four banks to develop the role of agribusiness specialist which quickly evolved into overseeing one of Australia's largest livestock lending books. Jenn survived the vertical learning curve and became passionate about the role, helping to solve problems and deliver dreams in the bush.

After six years with the bank, Jenn decided to go out on her own and in 2009 Aux Venture — an agribusiness consulting business — was incorporated. Today Jenn's clients include large-scale operators and projects in the mining and pastoral industries throughout Australia.

When she's not travelling Jenn breeds Quarter Horses, and works and plays on her Rockhampton farm, with her puppy Pepper and droughtmaster cattle.

What beliefs about money did you grow up with?

My parents didn't talk about money, and whenever I asked how much a big item cost they always said, 'Money in fair words.' Money was always something earned, even from when I was little, and if my parents ever gave me money, I always knew it was something to be valued. We were never paid for doing chores, and we weren't paid for working in the yards or mustering or fencing, but I was given a cow when I was four, a jersey milker I named Gypsy. By the time I went off to boarding school, I had about 10 cows. Having this tiny cow business inside my parents' enterprise taught me a lot about the cycle and value of money.

What is your most vivid memory of being poor?

I was poorest during my university years. I lived on a budget that after paying the rent, electricity and buying very basic groceries, left me about \$6 a week disposable income. When Austar was new and doing door knock sales, they came to my house. At the end of his spiel, the salesman told me the best part was that it would only cost \$10 per week. Unfortunately for him, I only had \$6! People believe that uni students spend a lot of time in pubs because they like to drink and party — I remember going to the Pink Pub in Armidale many nights in winter just because they had heating!

What was your first entrepreneurial experience as a child?

My first paid job was picking up rocks and stones. My parents were clearing a site for their new house to be built and I would get \$5 for a full 44-gallon drum. I soon worked out that they would pay the same rate for stick picking — \$5 per 44-gallon drum. This was a much better deal, as sticks had more volume, were lighter to pick up and filled up the drum quicker. When I whittled the sticks down and was onto picking up the smaller ones, I moved on to cow manure, which I remember fondly as the best moneymaker of that time. I would get \$2 per wheelbarrow of manure for Mum's gardens. I cleaned up every bit of cow manure around the house for about a half kilometre radius! I could often be seen in the afternoon heading off with the wheelbarrow and shovel with a smile on my face.

What was your first job and how much was in your first pay packet?

My first real job that my parents weren't paying for was tomato picking and packing on a nearby property. I was about 11 years old. I got paid \$12 an hour, which I thought was huge money and certainly a better deal than cow manure, which worked out closer to \$4 an hour. On my biggest days of picking and packing, I would take home over \$100.

Did you always know the career path you wanted to take?

At school I was good at the arts, writing and poetry. Although I really enjoyed agriculture, I always thought of it as my sister's domain. I often flip-flopped with career path decisions before falling back in love with the beef industry in my final year of high school. I went on to study Rural Science at the University of New England, and really didn't choose a specific vocation until my final semester when I discovered the world of being a sales rep. They give you a car and a phone, and you travel and talk to lots of people — it was made for me. I spent almost four years and over 1000 nights on the road travelling and talking to farmers about what they do. Finance was the furthest thing from my interest — I didn't even study economics at school and loathed any discussion about money unless it involved cattle prices. However, I was to be approached by the State Manager of ANZ Bank, who at the time wanted to add rural skills to the bank's growth strategies, especially in beef. I didn't take him seriously at first, but it was a new challenge and the last frontier of the beef industry that I hadn't studied. And so ANZ Bank hired me as their Beef Specialist, a gal with no clue of a balance sheet or a BBSY. I climbed that steep learning curve and became very passionate about this new found way of solving problems and delivering dreams in the bush.

It was through no longer being satisfied with the solutions being delivered to the rural industry via the banking world that I created the basis of the business I have today. I've ended up in the most unlikely role given my beginnings – I guess anything really is possible.

'Don't be afraid of the space between your dreams and reality. If you dream it you can make it so.'

Author unknown.

What is your business and what services does it offer?

My company Aux Venture offers services in financial strategy and large project funding. I started out doing some consulting and debt strategy work in the Beef Cattle industry, which I have the strongest experience in. However, through trying to find new ways to get large agricultural deals funded, I have been able to develop channels into funding sources that allow me to now cater to a diverse range of projects, from agriculture to mining, the service industries and logistics, even property development and infrastructure. I target my work mostly to the larger end of these industries, but I still get enjoyment from helping smaller rural business and families find ways to get ahead.

What do you believe was your biggest sacrifice in getting the business off the ground?

Whoever says that they're not terrified when starting a new business is not trying hard enough. It's a big punt, and unless you already have great wealth, you put everything you have on the line to get it off the ground.

Starting up in business chews up a lot of time, money, resources and, most of all, your wits. It's the mental game that's the hardest. I looked at it the same way I looked at being a rep – the three years of the wheel. If you imagine your new business as a big heavy carriage wheel that is lying flat on the ground, the first year you are standing it up, and this takes the most effort; the second year you stabilise it and start it to roll; and by the third year your wheel is rolling for you and things get easier. I use this analogy to remember to put in all the hard work at the start so I can have it a bit easier down the track, and not to expect too much reward in the early years. For me, it has taken a lot of my equity to get the core business going, but the sacrifices for me have been mostly in my personal life. My business involves a lot of travel, and constantly being on the move can be a very isolated way of life.

'Success is a journey not a destination — half the fun is getting there.' *Gita Bellin.*

What makes your business stand out from your competitors?

I have found one of the most unique things about me is my skill profile. I have worked hands-on in every level of the beef production chain, from jillaroo to feedlot to abattoir to research station, as well as many other types of farms. I spent four years in the animal health industry, travelling to up to 300 farms a year, and then seven years in banking at a national level, working on credit risk and expansion strategies. I am now working with large investors and businesses on project funding, equity investment and expansion, yet with my very practical background underpinning my delivery. Then, of course, you add the scallywag factor. At the end of the day, I'm just a country gal and I like to have fun with what I do in my day. I've got endless stories of things I have encountered on my 'adventures' while doing my work all over Australia, and I will happily poke fun at myself about my 'blonde days'. I'm pretty sure the corporate suits never know quite what they've got with me, but one thing's for certain – life is never dull around Jenn!

What is your approach to marketing and how did you get your name out into the marketplace?

I'm a networker; most of my marketing is through my contacts. I don't advertise very much. I sponsor rural events, but to me that's more about giving back to an industry and a community that has given me so much. I like word of mouth, it drives you to do great work for all those you come across and let the results speak for themselves.

Do you recall making a conscious decision to be a millionaire, and if so when was it and why?

I don't remember actually thinking about being a millionaire, but I did set goals in my mind to achieve milestones. One of these was to have a net worth of over \$1million by the time I was 30. I was almost 31 when I got there.

Did you have to change your mindset surrounding wealth and, if so, how did you do it?

As things grow, you definitely need to change your mindset around your earning capacity and what you're worth. I was always very modest until I found that my successes were earning less than 50 per cent of the dollars expected for my line of work. The issue is not

that my clients wouldn't have paid the going rate; it was that I had a handbrake on in my mind about charging that much. To this day, I still do sums in my mind to ensure my fees are a minor spend compared to the actual value I deliver my clients, but I now understand the true value of my work. The limit you set yourself in your mind as to what you can earn in a year is often one tenth of what you are truly capable of. At least that has proven true for me.

What techniques do you use to achieve your goals?

Everything you've ever been told about goals is true! The most important part of what I do, and the cornerstone of my success, is to set an unachievable goal and put a plan in place to get there. I am a perpetual list maker, but I also use visualisation. I have a cork board in my office and put everything on it that inspires me – all the things I want to achieve or buy or build. By the time I realise there are things on the board I have conquered, I will have already moved on to focus on a bigger goal. It is good to stop and give myself that 'You did it!' moment, but most of them just become part of the journey.

'By recording your dreams and goals on paper, you set in motion the process of becoming the person you most want to be. Put your future in good hands – your own.' *Mark Victor Hansen.*

What have you found are the best methods or strategies for keeping motivated and focused?

When things really took off, I found boundless energy and enthusiasm. Then the anchor went down. Events that were out of my control started to create lengthy delays and uncertainty in my work. These gave rise to great frustration and the ever-looming threat of failure, which had significant financial ramifications because of how much I had risked getting my business to that point. I stood to lose it all, and more than once. I did get demoralised sometimes, and I have lost focus and motivation when months of hard work have amounted to nothing. Lucky for me, my genetic makeup has the right amount of stubbornness, or as others have more politely put it, tenacity. I don't like to lose, and I don't like to fail. When you're down, the only thing left to do is get up. I accept the things that are out of my circle of influence and just keep madly working on the things that I could change. Believe in yourself, and never give up.

Who was your first mentor or inspiration?

I get my inspiration from so many people it is hard to narrow down to one, but I have one distinct memory. I had been thinking about building my own business for some time, but was really afraid of taking the plunge. On a drive back from the Northern Territory to Queensland, I started listening to a stack of new audio books on my iPod that I had chosen in a hurry before the 2600km trip. I must have played Brian Tracy's *Secrets of Self-Made Millionaires* half a dozen times. When I arrived home, I built a plan and my company was incorporated three months later.

Who are the other mentors that have inspired you? What important lessons have you learnt from them?

Since my drive with Brian Tracy, I have listened to many inspirational writers and speakers and have applied small lessons I have found from all of them. Many of the articles that resonated and inspired me are on my cork board to this day. Some of the valuable lessons have been:

- You cannot do everything yourself
- Brilliance is 99 per cent perspiration
- There is no substitute for mistakes; mistakes compress learning
- Take responsibility for your own life
- Dream Big Dreams.

And then there's the frog. I'm always telling people that I'm off to eat a frog. It's another Brian Tracy lesson based on the musing by Mark Twain that if you started each day by eating a live frog, you could go though the rest of your day knowing that the worst thing is behind you. It's about beating procrastination by doing the big and scary tasks first. These days, I eat a lot of frogs at the start of my day, but I'm better for it.

'All successful men and women are big dreamers. They imagine what their future could be, ideal in every respect, and then they work every day toward their distant vision, that goal or purpose.' *Brian Tracy.*

Do you continue to practice your personal development even now?

I self-educate as much as I can, but I'm a very slow reader so I often use audio books in the car – I can drive up to 16 hours a day in the remote outback, which would otherwise be serious downtime as there is no phone service out there. I have learned a lot on the back roads of the Northern Territory and Queensland, even new languages. I also undertake professional development and skills-based courses where I can. Knowledge opens doors and can mean that the opportunities that are around you every day are more accessible. I have no one specific mentor, but I often take on board advice given to me by those that have done it before me.

Is there a significant quote or saying that you live by?

'It ain't no hill for the high stepper,' which means that if you step on up you can overcome anything. I often say it with a bit of twang to amuse people.

In the tougher times, I repeat to myself the Japanese proverb, 'Fall down seven times, get up eight,' to remind myself to never give up.

'Worry does not rid tomorrow of its troubles; it rids today of its strength.'

'Wherever you go, go with all your heart.' Confucius

Was it hard to earn your first million?

My first million was a marathon, not a sprint. I don't look at it as being hard, but it took a lot of work and persistence and the never failing support of others. There is no substitute for preparation and hard work. Starting with nothing was a blessing in hindsight. I think it helped me take more risks and strive harder to achieve my goals.

In your opinion, is it harder for women to create significant wealth?

Sometimes I think it's harder for women to build the mindset around their worth and capabilities to achieve significant wealth. I work in finance and agriculture, two industries in which you would expect to find some inequality in earning capacity, but in my experience it has more to do with attitude and perception than reality. As a woman, you

have to have some steel about this issue, self-belief and confidence. There have certainly been times where I have had to perform twice as well in order to prove that I am really very good at what I do, and gain that recognition. It's a challenge that I now enjoy.

Apart from material possessions, money brings significant opportunity. Can you share with us the opportunity you are most fond or proud of that money has given you?

In essence, money allows you to do more of what you want to do and less of what you have to do. The greatest opportunity for me is to have more time to spend with my loved ones and enjoy my farm where I breed Quarter Horses. My beautiful sister has four gorgeous daughters and I get to see them growing up now and to be an active part of their lives, which is a gift.

Can you describe a typical day in your life?

No! There is no typical day for me. The first thing I have to do when I wake up is work out where I am and what time zone it is! It's a hazard of the extensive travel. I might be doing anything from flying over cattle stations in a helicopter to driving across states, to meeting executives and investors in boardrooms in the city. I even get my hands dirty in the cattle yards whenever I can. I've a friend who jokes, 'Jetset Jenn is gone again...'

Do you support a charity?

I had a very special friend in Alister Rogers, who was tragically lost to Hendra virus in 2009. Alister was my vet in the beginning – he did the artificial breeding work with my Quarter Horses – but he was to become my dear friend. I remember some of my happiest times were spent chatting with him while working with the mares at the breeding centre. In honour of this inspirational man, the University of Queensland set up the Alister Rogers Memorial (Hendra Virus) Research Fund. I provide my support to this worthy cause in the hope that this disease does not take another special life.

What does success mean to you and how does one achieve it?

If you can wake up every day to do something you love to do that excites and inspires you, that's success. There is a lot of freedom tied

up in my definition of success; but in my heart, true success is about relationships and family. Material wealth helps make life easier, but the wealth from those you love makes it worthwhile.

What do you think stops people from achieving the level of success they desire?

Mindset and inaction. Most people give up on a goal before they even start. First, believe you can achieve it and make a start. Then all it takes is hard work, planning and persistence.

'When I thought I couldn't go on, I forced myself to keep going. My success is based on persistence, not luck.' *Estee Lauder.*

What can people do to stay on track, especially when times get tough?

I eat chocolate, a lot of it! Things can be hard sometimes, and I find list making is my biggest tool. Make a plan to achieve your goal and then make lists that keep you on the road to getting there. Monthly lists, weekly lists, and especially daily lists. I've also found that seeking advice from mentors or people you respect about your challenges can make them seem more manageable.

What are your five tips for reaching greater levels of success?

1. Start
2. Think big, outrageous even, then write your goals down
3. Start
4. Get outside your comfort zone
5. Start.

What is the most important piece of advice anyone has ever given you?

My Mum always says the hardest part of anything is to start.

Do you look at the price tag of things at the shops?

Yes. I am still a self-confessed bargain hunter. I think anyone who starts with nothing always keeps the value of money at heart. I may spend a lot on one item, but I will have still assessed the value I'm getting.

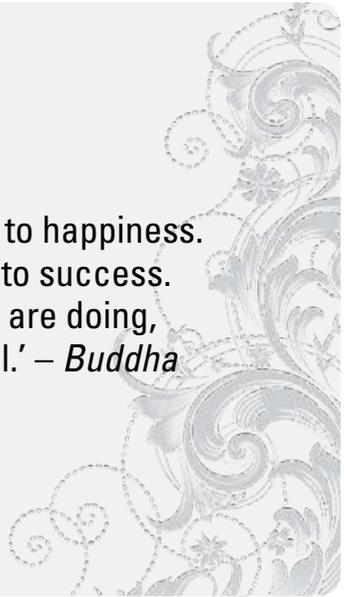
What keeps you from retiring and lying on the beach every day?

Passion and the fear of losing touch. Being amongst the action is where the fun is, and I don't plan to ever retire from having fun.

Do you buy lottery tickets?

No. I like the odds of hard work better.

**'Success is not the key to happiness.
Happiness is the key to success.
If you love what you are doing,
you will be successful.'** – *Buddha*



Final Word

The last page of this book is the first moment on your inspired journey to wealth and success. Take the millionaire's journey and let your brilliance shine.

We hope that these stories have inspired you to think big and to know in your heart that you can have anything you want in life. Change your thoughts and you change your destiny.

Our dream is that all Australians will experience prosperity and wealth in all areas of their lives – that everyone will live the life of their dreams and spend more time doing the things they want to do, rather than what they have to do. We want you to have infinite abundance and share it with others.

We look forward to seeing your name on the millionaire list and hearing your unique success story.

You have within you the power to create your life as you want it to be. Just take the first step and magic will follow.

Fiona and Rebecca

'All of our dreams can come true – if we have the courage to pursue them.'

Walt Disney



About the Ms Millionaires

It is difficult to put into words the gratitude that we feel for the awesome *Ms Millionaires* who have shared their wisdom and journey to make this book possible. The millionaire contributors have amazing businesses, and some have their own books and products, which could help enormously on your wealth journey. Please contact them directly on the details below if you would like more information.

Heidi Alexandra Pollard – **Leading Ladies International**

p: +612 4956 8816
e: admin@leadingvalue.net
w: www.leadingladiesinternational.com.au
www.leadingvalue.net



Sandy Forster – www.WildlyWealthy.com

PO Box 362, Mooloolaba
Queensland 4557 Australia
p: +617 54765584 f: +617 54564740
e: info@WildlyWealthy.com
w: www.WildlyWealthy.com
www.WildlyWealthyWomen.com
www.WildlyWealthyWebSecrets.com



Rhondalynn Korolak – **Imagineering Now**

w: www.imagineeringnow.com
www.businest.com



Trish Davies – Wealth Options Within

PO Box 222, Carrington
New South Wales 2294 Australia
e: trish@WealthOptionsWithin.com
w: www.WealthOptionsWithin.com



Annie Stoker – The Life Training Institute

p: 1300 330 885
e: info@lifetraininginstitute.com.au
w: www.lifetraininginstitute.com.au



Sharon Pearson – The Coaching Institute

Suite 40, Albert Square
37-39 Albert Road, Melbourne
Victoria 3004
p: 1800 204 081
e: info@thecoachinginstitute.com.au
w : www.thecoachinginstitute.com.au



Melissa Seymour – L'umiere Communications

w: www.melissaseymour.com

L'umiere Communications

Pam Brossman – SheExperts

PO Box 192 Mosman
New South Wales 2088, Australia
p/f: +612 99603080
e: pam@sheexperts.com
w: www.SheExperts.com
w: www.magneticdigitalmarketing.com



Fiona Jones – The Millionaire Books

e: books@themillionairebooks.com.au
w: www.themillionairebooks.com.au



Susan Dean – Global Franchise Systems

PO Box 119, Mt. Macedon
Victoria 3441 Australia
p: +613 5426 3246
w: www.globalfranchisesystems.com.au

Kylie Bartlett – Socialforce 5

Level 1 / 1-4 Layfield Street
South Melbourne VIC 3205 Australia
p: 1300 137 437
m: 0419 392 602
e: kylie@thewebceleb.tv
w: www.socialforcefive.com.au



Justine Pollard – Smart Trading

PO Box 5208, Kahibah
New South Wales 2290 Australia
p: +61 425 336 713
e: justine@smartrtrading.com.au
w: www.smartrtrading.com.au



Carly Crutchfield – CCORP

Suite 110 Lower Deck, Jones Bay Wharf
26-32 Pirrama Road, Pyrmont
New South Wales 2009 Australia
p:+612 9371 4799 f:+612 9371 4899
e: info@ccorp.com.au
w: www.ccorp.com.au



Cherie Barber – Renovating for Profit

66 Mullens Street, Balmain
New South Wales 2041 Australia
p: +612 9555 5010
e: admin@renovatingforprofit.com.au
w: www.renovatingforprofit.com.au



Jane Meredith – Secrets Shhh

w: www.secrets-shhh.com



Jennifer Wainwright – Aux Venture

e: jennifer@auxventure.com.au
w: www.auxventure.com.au



Resource Directory

To help you start out on your wealth journey, we have included some resources that may be able to assist. There is a multitude of magazines, websites and books available that have up to date information. Your education should be an ongoing process.

Magazines

emPower

Think Big

AFR Smart Investor

Wealth Creator

21st Century Wealth Educator

My Business

BRW

Australian Property Investor

Books authored by Ms Millionaire Contributors

Boost Your Career, Heidi Alexandra Pollard

The Power of a Woman, Heidi Alexandra Pollard

How to Break the Glass Ceiling Without a Hammer, Heidi Alexandra Pollard

Leaders in pearls: How to be a change agent, Heidi Alexandra Pollard

How to be Wildy Wealthy FAST, Sandy Forster

Financial Foreplay, Rhondalynn Korolak

On The Shoulders of Giants, Rhondalynn Korolak

Sales Seduction, Rhondalynn Korolak

Imagineering Your Destiny (6 Audio CD series), Rhondalynn Korolak

Property Is a Girl's Best Friend, Annie Stoker (co-author)

The Personal Development Handbook, Annie Stoker

Your Success: 10 Steps to an Extraordinary Life, Sharon Pearson

Pathways to Success and Happiness, Sharon Pearson

Simple Strategies for Business Success, Sharon Pearson

A Girls Guide to Turning Your Idea into a Business, Melissa Seymour

My Millionaire Attitude, Pam Brossman

Marketing for SheExperts, Pam Brossman

Social INC, Kylie Bartlett

Smart Trading Plans, Justine Pollard

Books Ms Millionaire Recommends

Mr Millionaire, Fiona Jones

Ms Millionaire, Fiona Jones and Rebecca Griffin

Property Millionaire, Fiona Jones and Nhan Nguyen

Millionaire Mentors, Fiona Jones and Pauline Martin-Brooks

Health & Wellbeing Millionaire, Fiona Jones and Rebecca Griffin with Paul Scicluna

Real Estate Millionaire, Fiona Jones and Andrew Morello

Millionaire Motivators, Fiona Jones and Michael R. Dean with Todd Hutchison

You can Heal Your Life, Louise L. Hay

Rich Dad, Poor Dad, Robert Kiyosaki

Leaving Microsoft to Change the World, John Wood

The E-myth, Michael Gerber

The Magic of Believing, Claude Bristol

The Secret, Rhonda Byrne

The Power, Rhonda Byrne

Feel the Fear and Do it Anyway, Susan Jeffers

The Law of Attraction, Esther and Jerry Hicks

Money and the Law of Attraction, Esther and Jerry Hicks

Think and Grow Rich, Napoleon Hill

You Were Born Rich, Bob Proctor

The Answer, John Assaraf & Murray Smith

Having It All, John Assaraf

The Monk Who Sold His Ferrari, Robin S. Sharma

The Saint, the Surfer and the CEO, Robin S. Sharma

The Gratitude Effect, Dr John F Demartini

The Riches Within, Dr John F Demartini

How to Make One Hell of a Profit and Still Get to Heaven, Dr John F Demartini

The Power of Your Subconscious Mind, Dr Joseph Murphy

The Science of Success, Wallace D. Wattles

Who Moved My Cheese, Dr Spencer Johnson

The One Minute Millionaire, Mark Victor Hansen

Australia's Money Secrets of the Rich, John R. Burley

The Seven Spiritual Laws of Success, Deepak Chopra

The Generosity Factor, Ken Blanchard

Way of the Peaceful Warrior, Dan Millman

Board games

Cashflow 101, Robert Kiyosaki

Cashflow for Kids, Robert Kiyosaki

The Millionaire Maker Game, Loral Langemeier

Call up, Put Down – The Stock Market Options Game, Platinum Pursuits

FREE Millionaire Coach

One thing that all of the people in the book seem to have is someone to champion their journey - a coach or a mentor.

All successful people take help to get to where they want to be. Those who are at the top of their game, best in their field or a cut above, have a team around them.

Start creating your team today by working with *a Millionaire Coach*. Our team of Coaches are all accredited, and are the best in the business when it comes to helping others to achieve wealth, outstanding relationships and personal greatness.

You deserve to be wealthy and live the life of your dreams. In fact, it's every person's right to absolute health, happiness and wealth. So stop waiting to win the lottery or for that perfect opportunity to come along - create your success today. Make up your mind now to go from broke to millionaire!

Millionaire Coaches are standing by to offer you a no-obligation 30-minute snap coaching trial, valued at \$297. Simply go to www.MsMillionaireBook.com.au and start your millionaire journey today.

To your Outstanding Success
The Team at The Millionaire Books



The Millionaire Books

To stay motivated you need to surround yourself with mentors and experts who have travelled the road to success before you. As well as accessing the great FREE gifts in this book, visit our website to view all of the incredible books available in the *Millionaire Book* series.



www.TheMillionaireBooks.com.au

*'Our deepest fear is not that we are inadequate.
Our deepest fear is that we are powerful beyond measure.
It is our light not our darkness that most frightens us.
We ask ourselves, Who am I to be brilliant, gorgeous,
talented, fabulous? Actually, who are you not to be?
Your playing small does not serve the world.
There is nothing enlightened about shrinking so that other
people won't feel insecure around you.
We are all meant to shine as children do.
It's not just in some of us; it's in everyone.
And as we let our own light shine, we unconsciously give
other people permission to do the same.
As we are liberated from our own fear, our presence
automatically liberates others.'*

- Marianne Williamson



Fiona Jones

Fiona Jones is the creator and author of The Millionaire Book Series. It was her love of reading and passion for inspiring people that led her to develop the series.

Her mission is to inspire millions to make millions by sharing extraordinary success stories through her books and others books published through her publishing company, Source Publishing and Production Group.

Fiona started her career in the medical world, working as an ultrasonographer in Obstetrics and Gynaecology. Throughout this rewarding career, Fiona invested in property, mostly in Sydney and on the Gold Coast. Her first property renovation on a block of units in Sydney resulted in a phenomenal profit. She has a natural flair for property, and currently has several projects under development. Fiona holds a Certificate IV in Real Estate, has had a successful business in the beauty industry and has honed her skills through attending seminars and reading extensively on mindset and investment strategies.

In her spare time, Fiona volunteers in a school banking role to support and encourage school children to start saving early. She believes anyone can achieve wealth simply by the habit of saving. She is also making plans to fulfil her dream of building a school in Bali with a huge collection of books. She loves to walk, swim, read and practice yoga.

Fiona currently lives on the Gold Coast on her 13 acre property, complete with a yoga retreat that she shares with her husband and two children, the local wildlife and a menagerie of horses and farm animals.



Rebecca Griffin

An award-winning businesswoman and best-selling author, Rebecca is passionate about inspiring people to succeed in business and in all areas of their life through education and self-development. It was this passion that led her to co-author *Ms Millionaire*. Rebecca is a media and public relations specialist with more than 18 years industry experience. She started her career as a newspaper journalist before switching to public relations. She now runs her own boutique public relations and professional writing consultancy, Infinite

Communication. In 2011, Rebecca won Most Outstanding Woman in Business at the Westpac Queensland State Small Business Excellence Awards. Rebecca has a degree in Communication Studies from the University of New England and is also the co-author of the *Health & Wellbeing Millionaire*.

What if creating millions was easier than you think? What if you never had to work again? In this book you will discover the success secrets of 16 ordinary Aussie gals who all started with NOTHING and became millionaires!

**Over \$2000
worth of
money
makers gifts
inside**

In this book you will discover:

- How to achieve financial freedom fast
- How to turn your passion to profit
- How to create the ultimate lifestyle business and have it all!
- How to live the life of your dreams
- How a millionaire mindset is everything and how to achieve it
- How to use what you already have to make millions
- How to attract abundance in YOUR life

Featuring inspiring success stories from:

Cherie Barber - Renovating for Profit

Jane Meredith - Secrets Shhh

Rhondalynn Korolak - Imagineering Now

Fiona Jones - The Millionaire Books

Carly Crutchfield - CCORP

Sandy Forster - wildlywealthy.com

Jennifer Wainwright - Aux Venture

Melissa Seymour - L'umiere
Communications

Sharon Pearson - The Coaching Institute

Trish Davies - Wealth Options Within

Heidi Alexandra Pollard - Leading Ladies
International

Annie Stoker - The Life Training Institute

Kylie Bartlett - Socialforce 5

Susan Dean - Global Franchise Systems

Justine Pollard - Smart Trading

Pam Brossman - SheExperts.com

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