

# MILLIONAIRE CODE: HACKED!

Discover Millionaire Secrets so  
You Can Become One!



**TONY NEUMEYER**

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**Tony Neumeyer  
&  
Richard Thomas**



**WALKING CROW**

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## Introduction

*“Life is short – break the rules.”*

*Richard Branson*

We are living in an enormously disruptive and exciting time.

New services and industries are sprouting up each day. Existing business models are being challenged and disrupted left and right, as the tired and old order of doing things fades away. Just look at the rapid growth over the last few years of services like Uber and Airbnb, to name only a few examples. Who would have predicted just a decade ago that major companies could be so challenged by individuals operating only with their own cell phone and their determination?

In a very profound sense, the exponential growth of the internet has accelerated opportunities to make a living and live up to one’s own potential. I just recently heard a very interesting concept - or a reality, in fact. It is said that as many as sixty percent of the jobs that will be available ten years from now are not even in existence yet. When you think about it, how many of us had heard the term “data scientist” a decade ago? Today it is one of the hottest growing positions – and most lucrative – out on the marketplace. Even if the statistic is only half true, we surely have amazing times ahead and your future can be as bright as you want it to be. We truly are living in the future.

And yet too many of us dwell on the negatives and bemoan the difficulty in getting ahead financially or professionally. We too often take our cues from the media, where we hear talk of the wealth gaps, eroding savings, and jobs being sent overseas. In truth, the facts are that there are fewer people at the poverty level around the world that at virtually any other time in the history of the world. And there are more millionaires and billionaires being created around the world and at home - at a faster pace than we have ever seen before.

The fact is that your perception shapes your reality. You can choose for yourself whether you want to be focused on the positive or on the negative. Each and every time in history is replete with both challenges and opportunities – and they are both often very intertwined. It can be merely a matter of what prism you choose to look through that determines whether you see a boundless future - or see a landscape littered with pessimism.

Take this very book for example. It is no secret that the publishing industry has gone through trying times in recent years. Some of us see the shuttered big box book stores and see doom and gloom for the publishing industry. Why bother trying to break into the writing industry if it is dying? The optimists see something different, however – they see the dramatic growth of e-readers and online options. It may be more challenging today to get a book in brick and mortar stores – but it has never been easier for entrepreneurs and artists to publish their own books and reach audiences through new means. (Just look at the success of “The Martian”, which began as blog posts and was self-published as an e-book. The author was a software engineer named Martin Weir who was dabbling in writing as a hobby. He never planned for the book to become a runaway success and ultimately adapted into a blockbuster movie. None of this would have likely been possible in the pre-internet era.

The reality is that you can hack your path to financial independence – and it will ultimately be far more satisfying to more efficiently attain real wealth than to just more efficiently order a pizza or a ride across town. Achieving financial independence has a lot more to do with your individual psychology and mindset than you might be aware of.

Have you ever wondered how or why some just seem to consistently create outstanding success in every area of life effortlessly while others work, struggle, and try so hard - yet in so many cases never do seem to rise above their circumstances? Whether you are ready and want to admit it to yourself or not, there may be certain things holding you back, limiting your successes and achievements. As much as you don't want them to limit your horizons, they surely are and will continue to do so until you make your own determination to do something about it.

In this book, you will learn from the tricks and secrets of those who have unlocked the code to transcend the daily rat race and earn what they are truly worth. For many onlookers, entrepreneurs seem to take on too many risks for comfort - but for entrepreneurs, most people are taking too big a chance by *not* taking risks. How can you hope to get ahead if you aren't willing to bet on a risky hunch now and then? Society, as a whole, seems to be overtly satisfied, even complacent with the status quo. It surely doesn't like to rock the boat or swim against the flow, and so it actively discourages anyone from doing so. Why can't entrepreneurs just fall in line with the rest of us?

Virgin CEO Richard Branson is surely right – the very best in the world are those who break the rules. But it is first helpful to *learn* the rules so that you have a full appreciation of what needs to be disrupted. By the end of this book, your head will hopefully be spinning with insights and ideas that you can take to the next level and maybe become that next person we see on the cover of a business magazine or judging contestants on “Shark Tank”. It is possible to crack the code – if you are willing to go all in.



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## Chapter 1 - Think differently about the role of money in your life

*“Wealth is the ability to truly experience life.”*

*Henry David Thoreau*

The very wealthy and the most successful simply think about money in a fundamentally different way than everyone else. You might say that they are operating off of a completely different code book than the rest of us.

The quality of your life and the extent of your earnings is very closely linked to the mindset that you have adopted. Many, many poor and middle-class people consider money to be the root of all evil, thanks to factors like envy and messages from Hollywood. (You are hard pressed to find a movie where the rich are depicted as anything other than evil or as a villain.) The rich, on the other hand, are of the mindset that poverty is what creates scarcity, desperation, and pain. There's a very real shame that often comes along with "getting rich" and “making it” in lower-income communities. Those left behind can feel abandoned and shunned. These cultural factors make a significant impact. The notion that wealth has no correlation with happiness is more myth than reality – it is hard to be very happy when you can barely provide for yourself or for your family. The most successful of us know that yes, while having money doesn't guarantee happiness, it does make your life easier, simpler, and more fun to enjoy.

The rich seek to leverage their talents and make themselves happy first. They don't pose as altruists or try to pretend to save the world. The problem is that middle class people see that as a negative — and it's keeping them poor. If you're not taking care of you first and foremost, you are not going to be in any kind of position to help anyone else. You simply cannot give what you do not have yourself.

While the masses are waiting to win the lottery or find a miracle, such as hoping for prosperity, the great ones are rolling up their sleeves and solving problems. The amount that you earn can essentially be thought of as a function of how many other people you are helping and assisting. More useful people bring in more dollars. It is the average person's level of thinking that breeds this approach to life and living while the clock keeps ticking on away.

Contrary to popular misconceptions, many world class performers have not even finished college or earned professional degrees. They have instead amassed their wealth through the acquisition and subsequent sale of specific knowledge that they have in spades. Meanwhile the middle class and poor masses are convinced that advanced degrees and doctorates are the way to wealth. This is because they are trapped in an outdated mode of thought that holds them back from higher levels of consciousness. The wealthy are not interested in the means, only the end. Having a degree should not be a goal in and of itself, but merely a way of acquiring knowledge to do something. If you can find other sources to obtain that same knowledge, you may be able to get to your goal with much less in the way of debt holding you back. Look at options like MOOCS, or Massive Open Online Courses. This trend threatens – or promises, depending on your view – to fundamentally transform how we think of institutions of higher education. Do we really need to spend all this time and money just to get a piece of paper?

People who believe that their very best days are behind them rarely get rich - they also often struggle with unhappiness and depression. Self-made millionaires get to the next level because they are eager and willing to take a bet on themselves and project their dreams, visions, and ideas into an unknown future.

Keep your mind open to the promises of collaboration and new ideas. The person with a closed mind on any subject can seldom get ahead. You must be willing to continually collaborate with others, imagine new concepts, and innovate. To start thinking differently, do some different hobbies and activities, expose yourself to different people of different backgrounds, and value other ideas that you may not be comfortable with initially.

A key difference to understand about the wealthy class is that they tend to view their financial lives as more of a collection of assets that can work together in harmony.

They are far more apt to be interested in owning physical assets. Many middle-class individuals fail to consider physical assets at all really when they are tallying their total financial worth. Instead of seeing their houses as assets they could potentially leverage to make gains, they just see a house or a building. The middle-class tend to see and take the physical world as it is at face value. By contrast, the rich see opportunities, whether it is a late bus, an undercooked pizza, or a congested street. When they are not satisfied with something in the world as consumers, they do not sit around and complain – they build an app or launch a business. How many people complained about lousy cab service and transportation – but did nothing? How many saw that blind spot and invented Uber? Or look at the example of Reed Hastings, who was frustrated that he had to pay late fees on a video rental of the movie “Apollo 13”. Why should he be penalized as the customer? Many others doubtlessly shared his frustration. But Hastings was the only one among them who took this inspiration and used it to fuel his founding of Netflix, which has forever changed how we access and watch movies. He ended up having the last laugh as his creation put all of the traditional video store giants like Blockbuster and Hollywood Video out of business for good. This kind of creative destruction might cost some jobs in the short run, but over the decades we see that society benefits for the better as we all are able to take advantage of better goods and services.

How do you think about money in your own life? What perspective could you be keeping in mind to help you attain new heights?

## Chapter 2 - Get a head start

*“The secret of getting ahead is getting started.”*

*Mark Twain*

The earlier that you begin, the much better a chance you have at cracking the code for yourself. That concept, after all, is the central strength of compound interest. It is a simple and powerful idea. Over time your investments and income will grow at an exponential rate – the strength of which is much greater the earlier you get down to it and begin.

So many of the rewards in life go to the first movers and early adopters. Consider how obvious and simple most great ideas seem in retrospect. Renting out your home to others in the Air BNB model is not an idea that others could not have devised on their own. What mattered is that those who executed on the concept got moving. Too many dreamers and idealists do not take the time to implement their goals, which is why they remain visions in the sky – rather than numbers in the bank.

A lot of us are good starters but poor finishers of everything we start. Many are prone to give up at the very first signs of defeat, the first cracks in the wall. The way to stand out from the crowd is with your persistence. Refuse to stop until you have arrived at the end goal you have laid out for yourself in your head.

The beauty of entrepreneurship is that you are never too young – or too old – to get started. Unlike the social skills that are a political component of advancing in governmental organizations or within a large corporation, entrepreneurship depends much more explicitly on your talents and the strength of your ideas. In Silicon Valley there can even sometimes be a bias toward trusting anyone over a certain age – as young as thirty - who seeks to start a venture. The myth of the young self-made entrepreneur is very strong. That said, don't discount the benefit of wisdom and knowledge that you can bring to your venture if you are starting later in life after getting experience elsewhere in the working world. Many notable examples actually

started later in life. J. K. Rowling (the author of the Harry Potter books), Julia Child (the chef and cooking show personality), and Sam Walton (the founder of Wal-Mart) all began their wildly successful brands after they were well along in their lives, so you will be in very good company if you are starting a bit later as well. Having the experience that comes with age can give you a unique outlook on your business. Life experiences bring depth and wisdom that the most educated young adult, by his or her nature, is less likely to possess for themselves.

To the average person, it might look like the rich are working all the time. But one of the smartest strategies of the world class is doing what they love to do anyway and then finding a way to get paid for it. Warren Buffet has described his daily routine as “tap dancing to work”. If you love what you do and are passionate about it, you are likely less concerned about keeping score on the work life balance question. You have achieved integration of your professional and personal selves.

Once you know what you love and have an idea of how to draw a revenue stream from it, don't wait around – get going. Many would-be entrepreneurs get bogged down in the analysis phase – conducting endless bouts of market research and surveys. While it is undoubtedly critical to develop a business plan and have a plan of attack, you should harbor a strong bias toward taking action. The graveyard of dreams is littered with those who dawdled and talked forever of grand plans while not pulling the trigger within a reasonable amount of time.

So I urge you to not spend an excessive amount of time waiting around for the perfect time to get started – because there never really be any such thing as an absolutely perfect time. You will always have something lacking, whether it is money and resources, time, or subject matter knowledge. Rather than waiting for that future period when the stars will all align just perfectly, you will be far better served to just get out there and get started on it.

Entrepreneurship is definitely a hustle, especially for those starting out. You are broke, you have done nothing and people don't take you seriously. You kind of have to just grind it out in order to survive and succeed.

This process also teaches you how to leave your ego at the door. People will be turned off from buying your product or services if you have a massive ego that is on

at all times. There is a time and a place for that, but when meeting with potential customers, just be courteous, be humble and work hard. Over time they will respond positively to it and root for you to succeed – trust me on this.

Are you adept at getting started on the projects you have in mind? What could you be doing to get moving faster on innovations you want to bring to reality?

## Chapter 3 - Uncover your niche knowledge

*“If everybody is doing it one way, there’s a good chance that you can find your niche by going exactly in the opposite direction.”*

*Sam Walton*

The age of the generalist is, by and large, over. The code’s trick to amassing great wealth is often to focus on a particular niche in which you can control a greater market share or even monopoly due to particular talent or advantages that you possess. You will find that narrowing your focus to a strictly defined niche will not only help you to concentrate your efforts but will allow you to more reliably identify a particular market or customer segment that you want to go after and are attractive to. For example, you may find far more success with starting up a graphic design company that targets dentists than just starting up an outfit that tries to be all things to all people, chasing down every potential customer out there. A niche helps you to specialize and define your target focus.

For an example, Mark Zuckerberg was able to combine his advantage of being trained in computer programming with his intuitive awareness of how students at Harvard sought new ways to connect and meet. What types of knowledge and skills do you have that you could be fusing together to develop new products and ideas?

You’ll find that when you think of very successful types, they almost all uniformly have cornered some type of niche. Bill Gates had the home personal computer market locked down when he was virtually the only game in time. Howard Schultz locked down the luxury coffee label with Starbucks when nobody else was playing in that particular sandlot. The examples go on and on.

If you want to make big money fast on the internet, one proven strategy is to gain some authority in a niche so people will listen to you. Remember that the knowledge that matters here may not depend upon what you learned in school or through a certification. Members of the middle class take jobs they don't enjoy because they



need the money. They have often been trained in school and conditioned by our society to live in a conventional thinking world that equates earning money simply with physical or mental effort.

So take your formal education and apply it outside of the classroom. A college degree alone simply won't cut it. Knowledge is only potential power, and it will not become especially useful or lead to great wealth unless it is organized and applied to life in a practical fashion.

You just have to be willing to open your eyes and see where it takes you. For every single problem that is present out there, there is a niche and a host of solutions you can generate. With the internet now reaching billions of people worldwide, each niche, no matter how small it may be, has the potential to be profitable. It always begins with small beginnings, usually in something you would not even think to expect.

Warren Buffett, one of the most successful billionaire investors the world has ever seen, started his journey as a young child. He was a relentless hustler, throwing newspapers and re-selling lost golf balls for a profit. He began the empire that would ultimately grow into Berkshire Hathaway with a single pinball machine. He saw opportunity where others couldn't and by placing that first pinball machine in a local barber's shop, he eventually made enough money to buy a 90 acre farm before he had even reached the age of 14. Ask yourself this question: what problem can you solve that no one else is trying to? Mr. Buffett saw that people were idly sitting by with little to do while waiting for their haircut – and he saw that they weren't averse to spending money to cure the boredom. It might not be a game changing invention, but it set him off on the path to complete independence. As you can see you do not always have to reinvent the wheel either, simply improve and refine it.

What niche area do you have specialized knowledge of? How could you be better taking advantage of this knowledge to get ahead of the crowd?

## Chapter 4 - Remember your inspiration

*“There isn’t a person anywhere who isn’t capable of doing more than he think she can.”*

*Henry Ford*

As the old adage says, “Stay hungry. Stay foolish.” The code to pushing yourself is to have a specific ambition that you are striving toward. It is much easier to remain invested for the long haul – including all of the long nights and days of toil – if you have a firm idea in your head of what is driving you. For many of us, that driving force is to provide a level of comfort for our families. Or it may be found in our own pride in our work – our drive to be the very best at what we do. This is why so many of us keep photos of loved ones or inspirational quotes at our desks at work. They remind us of what it is exactly that we are working so hard for.

Money in and of itself may not be enough. Certainly people and experiences are more fundamentally valuable than pieces of paper or numbers. This is why it is helpful to think of money as just a tool to help you to arrive at those things that you are specifically aiming at. Too many of the middle-class and poor continue to harp on the concept of money as “not important” or evil. Don’t fall into this lazy mode of thinking. Money is no more or less evil than gasoline – it is merely a fuel that helps you to arrive at a destination. That destination could include giving money to charity, giving your children a quality education, or providing peace of mind to your elderly family members. There is nothing trivial or nefarious about any of those goals – and I can assure you that a person with a full bank account is much more capable of reaching them than the person who is penniless.

You may even want to find a physical representation of the goal you are seeking. For example, if you have a dream house that you would love to buy in cash, hang up a photo of it! If you would love to earn your very own pilot’s license and take your own

plane on jaunts to wherever you want and whenever you want, make sure that you can see that plane while you are working toward attaining it!

This is one reason why it is so critical to devote yourself to ongoing self-education and learning as a means of inspiration. While the rich as a class don't generally put much stock in furthering wealth through formal education, they do appreciate the power of learning long after college is over. Walk into just about any wealthy person's home and I'll bet that one of the first things you will see is an extensive library of books that they have used to educate themselves on how to become more successful. The middle class on the other hand barely reads – or perhaps, focuses on “killing time” by reading novels, tabloids, and entertainment magazines. They seek to divert themselves rather than exerting true value and edification from their free time. There is clearly nothing wrong with taking some time for entertainment and relaxation, but it is very difficult to attain an outstanding career or wealth if you are operating on a “punch the clock” mentality in which you don't invest in yourself or labor beyond a conventional eight hour schedule during the day. The common variable among the wealthy is how they make productive use of their time. They wealthy are not avoiding watching TV because they have some extraordinary amount of human discipline or willpower. They just do not even think about watching too much TV because they are engaged in some other habitual daily behavior — like reading or volunteering or picking up a new skill. Even if this time can mean some sacrifices from your family or loved ones, it will also help ensure that you are focused on maximizing the greatest enjoyment possible when you are able to carve out time to spend with your loved ones. And they will in turn fuel you to wring the greatest success and greatest effort possible out of all of your productivity efforts. A good example is listening to productive podcasts and books on tape when you are traveling. You simply don't have the time or room in your life to be wasting any of the time that has been afforded to you.

The stories of the rich and wealthy can just be the ticket to get you going and motivated. Sure, it's easy to fall into the temptation of feeling like “life isn't fair” and asking why you're not getting what it is that you think you deserve, but the way to success is to move in a whole different direction. Turn the gap between you and the other person into a goal and soon you'll find yourself further along in your plans than you first thought. *Find inspiration in the stories of others' success instead of drawing*

*feelings of discouragement.* You can also stay motivated through the inevitable rough times by reading about the challenges faced by founders of successful companies. When you read about times in which a person like Richard Branson was almost turned upside down by a 3 million dollar overdraft, you may realize that your own rough times are minuscule by any reasonable comparison.

Passion is key to keeping a business strategy moving. Half-heartedness in an entrepreneurial endeavor will chip away at your drive to succeed. Perseverance is the one thing that's guaranteed to move anything over time, be it a person, a job or even an entire corporation.

What is it that inspires you to work so hard? How do you keep your focus on that end goal during the challenging times?

## Chapter 5 - Make others want to follow you

*“Leadership is the art of getting someone else to do something you want done because he wants to do it.”*

*Dwight D. Eisenhower*

As the famous African proverb says, “If you want to go fast, go alone. If you want to go far, go together.” This is sound wisdom. While we often tend to revere the notion of the lone genius toiling away in his garage or studio to develop a bold innovation, the reality is that it often takes a team to make a vision come to life. Teams can help compliment the strengths of each member, ensuring a more diverse perspective on how to tackle challenges. Few of us end up where we do without others pitching in to lend help and support.

This is why many tech start-ups have adopted the “no jerk” rule. In today’s economy, we are all more and more dispensable when it comes to employment. Why spend so much of your life working with someone who is unpleasant or who creates a toxic work environment? No matter how talented you are, you also need to cultivate the interpersonal skills that will make others enjoy working with you.

If you want to grow rich, your positive emotions must dominate your negative feelings. Indeed, many academic studies have revealed that positive and happier people are far more likely to perform better at their jobs and are less likely to be lose their jobs or face financial hardship.

This is because building your dreams is something that takes people skills and charm just as much as it does strategy. How you make someone feel builds the foundation of that relationship. This brings you good fortune, which itself can help bring you the full package you are after: wealth, success, and most importantly, more great relationships. The people you spend your time with determine where you will go and how you will grow in life. Finding the skill sets and attitudes that support the culture of the brand you want to promote will foster a spirit of innovation and enhance your

reputation at the same time. Include folks from outside your company or organization, to add to your coterie of people you count on. That will start a free marketing chain reaction that can build more confidence in you - and higher revenue.

Mark Cuban, a man who progressed from owning a college bar to achieving the heights of a billionaire and owning major league sports teams, is someone who knows quite a bit about managing a big personality. As he aptly put it, "People hate dealing with people who are jerks. It's always easier to be nice than to be a jerk. Don't be a jerk."

After all, the attitude of the founder will set the tone for the business. Negativity, laziness and entitlement only waste time and money while they tarnish your reputation. Success largely depends on making mistakes and accepting blame in stride. Owning up to and facing challenges head-on is what makes a mere business owner a leader. There are very few exceptions to this notion.

Starting a business can wreak havoc on the owner's personal life if you aren't careful about managing your time. While all the tips here are necessary for success, taking care of yourself mentally and physically is also imperative. Exercise, sleep and eating right also play a central role in ensuring you implement these policies successfully. All of them drive attitude, motivation and relationships.

Successful CEOs tend to follow a structured, daily schedule of rising early, exercising early in the day, having healthy snacks easily on hand for fuel and socializing many evenings of the week with professional contacts. Striking a proper balance may take a while to develop, but working toward this list as a goal for starting your company will make the difference. How an owner feels about progress and how quickly a business can be up and running -- and feeding that fundamental bottom line -- will swiftly create a tangible impact.

So how do you learn to do this? Most of us were brought up in a middle class or poor background and then naturally hold ourselves to the limits and ideas of that group. Make a point to look beyond this perspective; study millionaires to duplicate and learn from what they did. Get your own personal millionaire mentor and study them for clues. You will find that most rich people are extremely generous with their

knowledge and their resources. Successful entrepreneurs often worked for others in their field of choice before striking out on their own, so they are very aware of what it's like starting out and the challenges that upstarts face. Spending a few years in the industry under an excellent mentor will provide a good launching pad. You can learn from your predecessors' mistakes and brainstorm about how to improve upon their model. Find someone willing to teach, and think about starting your business elsewhere when you leave.

We have all heard about the importance of mentoring. Finding a mentor for yourself is surely a key to help you find success, but remember the flip side of the equation as well. Becoming a mentor to others can help you even more. When you teach, you also learn at the same time. When you show people the way, you increase your commitment to living according to your core values and principles. When you are a mentor, it is required of you to make the right decisions. You lose the spirit of the hypocrite. You grow into a leader. You grow others. And you get better as a result.

What can you do to better motivate those around you and lead them toward a common goal? What has attracted you to seek out the mentors in your own life?

## Chapter 6 - Focus on small gains

*“The most successful men in the end are those whose success is the result of steady accretion.”*

*Alexander Graham Bell*

It is easy to be discouraged if you expect to see your progress all at once. There are truly no overnight successes – it takes years of effort and hustle to get there most of the time. By focusing your attention on incremental improvements over time and setting shorter term benchmarks for what success looks like, you can sustain your ability to be consistently motivated for the long haul. As long as you are getting a little richer each and every day, you will feel that momentum of moving in the right direction. Oh, what a feeling that is!

Remember that the original social media giant Facebook actually launched at just one school and then slowly rolled out through other similar universities. It took many years before it scaled up to its current global iteration. By expanding your focus and customer segments over time, you can work toward bigger gains in the same fashion.

This might sound like a long process to you, but be patient. Things that come easy in life have little to no value. For example, look at all of the various studies of children who inherit large sums of money from their parents. Many of them are shown to quickly go broke before they even realize what happened. They would have been much better served to have attained their wealth slowly over time – and with their own efforts and labor contributing a major factor. This is the same reason why so many lottery winners find themselves depressed or broke quickly. There’s nothing morally wrong with getting rich quick, but it will be much more satisfying if your own efforts contributed to that growth – and you will have learned much more along the way. No matter how masterful you become, no matter what you achieve or accomplish, there’s always room for improvement and growth.



As the Chinese poet and philosopher Lao-Tzu famously put it, “The journey of a thousand miles begins with one step.” And it’s OK to take baby steps. As long as they are in the right direction. Jumping all in is rarely ever successful. There are some success stories about people who invested everything once and came out winners after six months or a couple years, but those are rare. Risk management is an essential factor in any startup, and balance is vital. You can absorb losses more easily if you take smaller risks in the beginning. Those will provide essential and productive lessons.

The journey to success and genuine accomplishment is a perpetual series of steps. Start each day thinking of all of those things that you can do that will move you forward. Forward movement is *everything*. Before too long, those baby steps will turn into sprints and you’ll realize that the marathon is indeed attainable.

As much as it pays to jump onto an already developing trend, sometimes it's dogged resilience that you need to succeed. Consider the highly publicized story of Elizabeth Holmes for example. The prodigy spent much of the last decade developing an innovative blood testing technology to run diagnostic tests with only a single drop of blood. Her work holds the promise of completely revolutionizing the health care field, incentivizing and allowing millions to seek out preventive treatment who otherwise would allow critical diseases to go undetected. While doing good for society, she also has managed to do well for herself financially at the same time. She's now a billionaire several times over while still in her early 30s.

What types of small advancements help to keep you motivated? What does success look like to you on a daily basis?

## Chapter 7 - Stick to a routine

*“The secret of your future is hidden in your daily routine.”*

*Mike Murdock*

Why do so many of the richest and most powerful people in the world tend to wear the same clothes over and over again? Mark Zuckerberg is rarely seen in any garb other than his signature grey hoodie and jeans. President Barack Obama has said that he only wears blue or gray suits for the vast majority of the time. Why don't these men take advantage of their status to wear a greater variety of clothes? Cost is surely no matter of concern to them. The reason is that they want to cut down on the number of decisions they have to make in the morning. When you are already confronted with numerous choices as the head of a government or major corporation, streamlining the basics is a great way of getting your day and routine firmly under control. You might consider for yourself looking to areas where you can also make your decision making process more automatic. In fact, your daily habits may be a major determinant of your wealth. These habits are like snowflakes — they build up over time, and then you can find that you have an avalanche of success. By establishing a routine that works uniquely for you, you can create a reliable and common routine that frees up your mind to focus creative energies on the big picture items facing you and your enterprise.

The truth is wealthy people have a healthy obsession with getting what they want, which includes money. The wealthy see business and life as a game -a game they are passionate about and play to win. Think about what you want and exactly how exactly you plan to go get it. It will take a certain degree of discipline to "win", which is why establishing a set routine is so crucial to helping you gain an early advantage on the game.

Discipline is instilled through regular acts of self-control. This means that one must control all negative qualities. Before you can control conditions in the world, you

must first control yourself. If you do not conquer self, you will find that you are conquered by self.

Make up your mind and stick with it. People who fail to accumulate money, without exception, have the habit of reaching decisions, if at all, very slowly, and of changing these decisions quickly and often. The most successful are able to make decisions much faster on a routine basis.

Decisiveness is not just a trait of the wealthy but one that all leaders need to cultivate in order to inspire trust. At the end of the day, making a poor decision may be better than making no decision at all. At least some action and momentum is being undertaken.

Facebook Chief Operating Officer Sheryl Sandberg is relentlessly efficient in the way she approaches her workday. She is known for bringing a spiral-bound notebook with her to every meeting. She uses it to list a litany of discussion points and action items – this is a routine that works for her. Rather than being beholden to blocks of time, she determines her schedule based upon her key priority areas for each day. This means that she does not cancel important activities – like looking at the big picture of her company or meeting with her team – just because there is an arbitrary emergency of the day that has sprung up. She does not let the urgent crowd out the important. While you may not have the resources or staff that someone like Sandberg has at her disposal to make her days a success, there is still much you can learn from this type of example.

What routines do you have in place to ensure that you maximize the quality of your day? What could you be cutting from your morning to get a flying start on what you want to get done?

## Chapter 8 - The mechanics of networking

*“My Golden Rule of Networking is simple: Don’t keep score.”*

*Harvey Mackay*

Many of us may turn up our nose at the very idea of networking. We want to rise and fall in life by dint of our ideas and abilities, not who we happen to know. This is an idealistic notion that does not compute with the reality we all live with. Not only does this perspective ignore the very real role that relationships play in achieving success, it also puts a negative view on what should be a growth activity. Networking doesn’t have to mean handing out business cards in a cramped hotel lobby. Just by collaborating and engaging with interesting people you would like to work with and learn from, you are effectively taking part in the act of networking yourself. If you love what it is you do, it should be fun - not a chore!

While networking can seem like a concept for political and corporate circles, it is arguably even more crucial for entrepreneurs who may be lacking a more robust support network. By sharing experiences and perspectives on the challenges of building amazing new tools and companies, they can serve to strengthen one another’s spirits through the more challenging periods that they all will invariably pass through. Successful entrepreneurs know that the lifeblood of their business is found in making the right connections. Whether it is for potential business alliances, sales, technology, marketing, supply chain management or just to escape the loneliness of being a lone entrepreneur slaving away, making connections is vital for business growth. For those of us that are proud extroverts, this may come easily. For many, it may not be so easy but it is well worth the effort to push yourself. You do not need to necessarily be the life of the party with the lampshade on your head—just be yourself.

In the age of the internet and social media, there is no reason for you to be rowing all alone. You used to need to rely on old-fashioned word of mouth or perhaps the

yellow pages to help track down kindred spirits near you. Today it is obviously much easier to find others to push and inspire you to continue to grow in your endeavors. Just take a look at meet-up groups online or join a common interest group on Twitter or Facebook. You will very quickly have an array of talent to work with. Be strategic in your outreach and target your efforts towards the connections that will most help your business grow.

The LinkedIn website may be one of your primary tools to grow your network online. Founder Reid Hoffman very creatively subverted the entire networking industry by making every resume and profile of the most ambitious workers available online. Just consider how much easier it is to be a recruiter or job seeker in this day and age. Don't let your profile sit dormant – you need to engage - posting trade articles and providing constructive comments to content from others. This is an excellent platform for pushing out your own content and blog posts as well. This type of engagement in networking is one huge way to get further ahead with your endeavors. Truth be told, it's the lifeblood of business startups, career advancement, and deal making alike. Just ask the You Tube team, whose billion dollar brain child is actually the product of incredibly successful networking relationships. Rekindle old relationships and hitch yourself to their stars. Who knows where their success and connections can take you if you are resourceful?

While the internet is the jumping off point for making connections, it still does take some old-fashioned real world engagement to truly build your network. Think of this as similar to dating apps. While these tools are great for helping potential matches find each other through their phones, they also must take that next step of actually going out on a date in order to get somewhere. By the same token, you should still be taking advantage of in person meetings and networking events that you learn about online.

So now let's get down to the essentials of "working" such an event once you have found one. Imagine that you have finally arrived at an event. You have come ready, armed with your elevator speech and a pocket bursting with business cards. Your name tag is affixed on the upper left hand side of your suit or dress. You should do a quick sweep of the room and see who you want to meet – or even better, do some

research online in advance of the event so you can identify some contacts that you would like to meet up with.

You should work the room like a host; like you own the room yourself. With confidence, walk up to the person or small group you want to meet. With a friendly smile, stick out your hand to introduce yourself. The key is to act as if you are the conductor of the event and it is your task to make everyone feel comfortable. If you approach your interactions with this mindset, you will be just stunned at how comfortable you will become and how comfortable you will make all of those around you. The same principle holds true for connections made via phone, websites, email or in other ways. A host puts others first and generously gives to make others feel at ease. The goal is not to get as many business cards or LinkedIn connections as you possibly can, but to make deep and quality connections. To do this, it is so important to be genuine and honest. The fallacy of much of the social media infrastructure that is out there these days is that it keeps us all connected. A connection is not bad at all, but it is not a full relationship in itself. It is relationships that help sustain businesses for the long term. To develop a personal relationship, it takes a lot - face to face communication, nurturing, and plenty of time.

What steps have you taken recently to grow your professional network? If you had to name your five most valuable contacts off of the top of your head, who would they be and why are they so important to you?

## Chapter 9 - Exuding confidence – even when you are not

*“Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit your home and think about it. Go out and get busy.”*

*Dale Carnegie*

I am sure that you have heard the old adage before – fake it until you make it. Confidence truly is contagious. If you don't believe in the power of your ideas, how can you expect others to want to follow you? Confidence in you will breed confidence in your venture – in your customers, your colleagues, and your investors alike.

I am not suggesting, by any means, that you need to necessarily conform to the stereotypes of the charismatic, visionary leader. You may be more comfortable with a quieter, more nuanced style of leading. The important consideration is to believe in yourself. The late Founder and CEO of Apple Steve Jobs famously spoke of how critical it is to grasp that anyone has the ability to effect change in industry and society.

“When you grow up, you tend to get told that the world is the way it is and your life is just to live your life inside the world, try not to bash into the walls too much, try to have a nice family, have fun, save a little money. That's a very limited life. Life can be much broader, once you discover one simple fact, and that is that everything around you that you call life was made up by people that were no smarter than you. And you can change it, you can influence it, you can build your own things that other people can use. Once you learn that, you'll never be the same again,” he said.

“The minute that you understand that you can poke life and actually something will, you know if you push in, something will pop out the other side, that you can change it, you can mold it. That's maybe the most important thing. It's to shake off this erroneous notion that life is there and you're just gonna live in it, versus embrace it, change it, improve it, make your mark upon it.

I think that's very important and however you learn that, once you learn it, you'll want to change life and make it better, because it is kind of messed up in a lot of fundamental ways. Once you learn that, you'll never be the same again."

These are very wise words to keep in mind. Do not worry if you fail; failure is actually one of the **most important steps to success** – it strengthens you and weeds out all the people without the tenacity to keep going. As Thomas Edison once said regarding failure: *"I haven't failed, I've merely found 10,000 ways that won't work."* *Very wise words!*

This confidence is already integral in making and closing big sales. The first marketing sales that any company experiences comes from its founder generally. You may want to spend some time learning about how to share and communicate your vision to others without coming across as "salesy." Don't be afraid to ask for the sale, but remember that the client and their problems should always remain the focus.

Learning to appear confident is about becoming totally consistent, meaning that how you appear and sound matches the rhetoric that you are saying. For example, if you're talking about your product's most exciting and zaniest feature, your expression should also be big, your voice energized, and your body totally engaged. Fidgeting and nervously staring down at the floor would only look out of sync with this message you are striving for. Just as your particular body language can all too easily betray your nerves, it can also make you appear as if you are exuding confidence. It is far better to appear confident than to appear nervous or fidgety. People will surely like you more, and nobody will try to take advantage of you.

Maintaining eye contact will also help to bolster your confidence levels because you will have faced the source of your anxiety head on. Once you have initially made eye contact then you will find that maintaining contact only becomes easier.

Finally, be sure to bring steadiness to your hands. Shaking hands can be a clear sign to your audience that you are not in the least bit confident, even if the rest of your body and presentation is saying that you are. The majority of people that do suffer from nerves have no idea what to do with their hands while speaking. Thus this part of your body is perhaps one of the first things that you need to wrest some control over in order to make sure that you do **project total self-assurance and**



**relaxation** rather than the more truthful feeling of being terrified and scared to death! Practice controlling your hands at home in front of a mirror or camera if you suffer from some nerves. This is especially important for branding yourself as someone who can present and speak in front of a crowd, which is a skill that will help you to stand out from the many brilliant programmers and coders out there who can't string a word together to save their life. The more tools you have in your tool kit – including the ability to be a compelling public speaker – the better positioned you will be to attain success.

What do you do to enhance your image as a confident leader? What skills would you want to enhance before your next public presentation or speaking engagement?

## Chapter 10 - Thinking Different

*“If opportunity doesn’t knock, build a door.”*

*Milton Berle*

Yes, “Think Different” may sound like a cliché by now, but it is still inspiring after all of these years. Steve Jobs, who progressed from an undisciplined rebel to a Silicon Valley giant in his lifetime, made the term iconic in his famous advertisement campaign heralding the return of Apple as a technology competitor. The lesson here is that it is often only the iconoclasts and unconventional thinkers who are capable of disrupting paradigms enough to force change and new markets. After you learn someone else’s path, you have to find your own. It can surely be disconcerting to be the lone person standing out alone on an edge – but this is how new products, new art, and new services all initially begin. There are most certainly many, many differences between the people inclined to take the relatively safe path of becoming a manager at someone else's business, and those who take the flying leap and become entrepreneurs. It's difficult to say whether this is something that's innate when we are born or something we can learn in school. Some universities are offering entrepreneur classes after a wave of students have expressed interest in learning how to start their own businesses. Others argue that these classes can’t be any real replacement for the real world experience of starting something up and sticking with it through the down times and risk. Some of us surely are born with the risk-taking zeal that is conducive to launching off on your own – for others of us, we need to grow into this position by learning from others, reading books such as this one, and testing the waters slowly with side ventures before we go ahead and quit our full time jobs.

The very idea of innovation rests on the notion that whatever came before it is ripe for improvement of some kind. If you feel comfortable pitching your idea to others, it may be a good sign that it is not the revolutionary game changer that you need. If,

on the other hand, others tell you that you sound completely crazy, you may very well already have set yourself on the path toward achieving great things.

An entrepreneur never stops learning. You can cultivate creativity and novelty in your thought process by continually pushing yourself out of your intellect's safe zone – push yourself to read publications outside your area of expertise and to allocate funds toward conferences that are intriguing to you, even if they are a bit outside of your domain of knowledge. Only by getting out there into new fields and disciplines can you hope to draw the creative connections that spur truly innovative thought. Put those skills into effect in your career and I am confident that you will soar to great heights. Be the chess player on the playing board and not the chess piece. Ask questions. Challenge sources of authority. Don't be a yes man – or woman, for that matter. Be a breakthrough person. Whatever you do, enjoy it because it has purpose behind it.

So whether you're considering getting your feet wet as a first-time entrepreneur, or you are well on your way to entrepreneurial success, keep in mind that *how you think* is just as important as what it is you actually do. Thinking like an entrepreneur requires a unique view and approach to the world - a mindset to help view the world as boundless in its possibilities for improvement, change and, ultimately, innovation.

What steps do you take to incubate creative thoughts? What is the craziest business-related idea that you have had recently? What holds you back from putting it into action?

## Conclusion

*“The only place where success comes before work is in the dictionary.”*

*Vidal Sassoon*

Now that you have absorbed some lessons from those who have taken the plunge and achieved great success, you should have a greater understanding of what goes into building great businesses and achieving great wealth. It is natural to be apprehensive or skeptical when you have big dreams, but confidence is everything to make them a reality. Some may question whether the dream of outsized success is still alive and viable in this complex day and age. It can be easy to stay pessimistic about the state of the world and the economy when you look at the daily news. All we seem to hear about are businesses being shuttered and employees desperate for work. But don't just look at the headlines – remember the trend lines. By every objective measure, the world is moving toward greater prosperity and opportunity. There are undoubtedly challenges arising in this period of history – tensions driven by diverse forces like globalization, automation, and mobile technology. But if you are willing to think creatively and passionate about continual education and growth, there are more opportunities today than ever.

Innovation happening now isn't exclusive to the technology sector. This is happening far beyond the campuses of companies like Google and Yahoo. New ideas are transforming other sectors, such as retail, transportation, banking – virtually every part of our economy is being disrupted. It is natural for some workers to feel threatened by this, but it is really nothing new. You need to keep the long view in mind. Just look at the upheaval and change that the industrial revolution period brought to the world – challenging in the short term, but ultimately delivering longer, happier, and more prosperous lives for the vast majority of society.

Entrepreneurs today are linked into a beautiful tapestry of connections and possibilities through the growth of the internet and the falling costs of technology

equipment. A key to success in this new era may include focusing less on specific goals and positions desired – after all, it is very difficult to project out to what kinds of goods and services will even be in demand in a few years. It is rather better advised to focus on continually making the most of your own time and talents; to commit yourself to riding out turbulent waves with joy excitement; to pledge yourself to strive for getting out of bed each morning eager to take on new challenges, rather than dwelling upon what has changed from the past.

Never lose your childlike wonder. Never let your fears become a reality. Calculate vulnerabilities. And, always remember that passion will lead you to the path of your own dreams. Chase something greater than yourself, something immeasurable, something that has purpose.

Don't look back at how things used to be – keep your focus on the future. There is simply no ceiling on what you can accomplish today with a mindset of success and embracing change.

## **Books by Tony Neumeyer**

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