

**If You Want To
GET RICH**

**You've Got To
BREAK THE
LAW!**

**By
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If You Want To GET RICH...

...You've Got To BREAK THE LAW!

Welcome to the BROKEST day of the rest of your life!

I want to take this opportunity to congratulate you on believing in yourself enough to get this information. You have proven yourself to be one of those rare individuals that will take the actions necessary to change their lives for the better. I am about to share something with you that can totally change your life! It is totally and completely different from anything you have ever seen before. It will show you step-by-step how to create a massive fortune with whatever you have, wherever you are.

THIS IS NOT A RAH-RAH SESSION! This is a rock-solid plan of action! It is a road map that leads to fortune. It is simple, straightforward and it works. If you follow it, you will be RICH! No other outcome is possible.

You will learn the "how to do it" as well as the "why to do it." When you learn and apply these **7 simple steps**, you will be well on your way to making your financial dreams come true.

You will be a bona fide multi-millionaire in the making!

The absolute magic of this way of life is that it doesn't matter if you're starting with a dime or with \$10,000,000. As a matter of fact, you're better off not having any money when you begin these **7 steps!** However, if you do have money, you got here just in time. Now you will know how to keep it and make it grow.

Get excited! Your life is about to change FOREVER!

Did the title of this chapter get your attention? Good. Now I'm not talking about robbing banks or anything like that. I'm talking about breaking a law that keeps poor people poor. **There is a specific "law" you must break or you will stay on your financial knees forever!**

This "law" is a guarded secret that the wealthy know about but the poor do not. **This SECRET is not known by the average person.** The only people who know about it were told by other rich people. That's how I found out!

Its secrets like these that make the wealthy, wealthy right? The rich know things that the average person doesn't know. The incredible system you are about to discover comes from a very rich man. **He is a multi-millionaire** who was kind enough to share it with me when he saw how hard I was struggling.

Just like some of you, I have made and lost a lot of money. As hard as I tried, no matter what I tried, the money vanished before my eyes! **Has that ever happened to YOU? Is it still happening?** Today, I am proud to say that I am back on track. I now break the law with a huge smile on my face!

Before we get into this amazing wealth plan, let's talk about a few things and go over a few questions to get you thinking about why you are where you are today.

Ever heard the saying that "money is the root of all evil?" If you really think about it, just the opposite is true. **The LACK of money** is the true root of all evil. Lack of money comes from poor financial habits.

Let's take a closer look. What's the real reason people don't live the kind of life they want to live? Lack of money. Why do people rob and steal from each other? Lack of money. Otherwise, they would simply go out and buy what they wanted rather than steal it from someone else. **That's the wrong law to break!**

What's the answer? Would it make things better if we took all the money in the world and divided it equally among everyone? That would level the playing field and we would all live happily ever after, right?

Wrong! It's been said that if you took all the money in the world and divided it up equally, it wouldn't be long before all the money ended up right back where it started in the first place, **in the hands of the RICH!**

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Why is that statement true? It's true because most people don't know what to do with their money. Most people blow their paycheck while **keeping their fingers crossed** hoping for the best.

Rather than take responsibility for themselves and their future, **most people would rather blame anything but themselves for their problems.** "The rich get richer and the poor get poorer." Ever heard that one before?

Someone once asked Henry Ford what he would do if he lost everything. His reply was that he would have it all back within 5 years. **He understood that his wealth was not his possessions, but himself and his ability to break the law effectively.**

John Jacob Astor once said, "The second million is easier to get than the first thousand."

It's hard to understand why until you understand that until you break the law, it's IMPOSSIBLE to make your fortune!

Of course, attaining monetary wealth aren't the only goals you should set for your life, but they are important.

Zig Ziglar says "Money isn't everything, but it's reasonably close to oxygen."

WHY do you want a lot of money? Are you excited about collecting strips of paper with dead presidents on them? No! You don't want a lot of MONEY; you want what a lot of money can give you...**FREEDOM!**

Having lots of money gives you freedom. If you have more than enough money to pay your expenses, you can go where you want to go and do what you want to do.

An important distinction to make here is that having a lot of money is not a cure-all! Don't let yourself fall prey to that line of thinking. If you think money will make you happy, you're in for a major disappointment.

You will NEVER be happy with a lot of money unless you are happy without it!

If you are a mean person, being rich will give you the freedom to be a tyrant. If you are a sad person, being rich will give you the freedom to be miserable.

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Being rich will simply make you a lot more of what you already are! With that key thought in mind, you had better make sure that you become the person you want to be before you start breaking the law and the big money comes your way.

It's vitally important to work harder on yourself than you work on your fortune. It is so important to do this because any amount of monetary wealth someone acquires cannot exceed what that person has become through his or her own personal development.

I'll give you an example. How many times have you heard the story of someone winning millions in the lottery or inheriting a large estate only to be broke and destitute a few short years later?

You say, "If I won millions of dollars, that wouldn't happen to me!" Well, I'm not so sure. **The only way you would be able to keep your millions is if you become a millionaire as a PERSON, not just a bank balance.**

Speaking of the lottery, why is it so popular? Research clearly shows that the lottery is so popular because of 2 factors: The lure of "easy money" and because it's fun.

It's fun to plunk that dollar down and dream of winning that large windfall. It's fun to dream about being filthy rich and finally being able to do everything you've always wanted to do.

For people who don't know these 7 steps, this is their way of investing. They know they need to do something to plan for their future and this gives them a temporary Band-Aid for that need; fun (freedom from guilt) and (the hope of) money tomorrow.

Most people are under the mistaken assumption that they can't have any fun today if they build for the future. From everything they've ever heard, they have to sacrifice everything today to take care of tomorrow. What fun is that?

One man put it this way. "Why would I want to suffer today only to continue a lifestyle of suffering when I retire?" You would be surprised as to how many people feel this way. **They would gladly invest in tomorrow if they didn't have to suffer today.**

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My multi-millionaire friend came up with a way to do just that. He is filthy rich today because of his unique financial plan that breaks the law and allows you to have fun today while you're building for the future.

It's important to point out here that the way you think and believe (your philosophy) is the guiding force that determines how your life works out. Correcting these errors in judgment is paramount to your success in life.

As William Shakespeare says "**straight satisfy yourself as to the truth of it.**" One of my mentors, Bill Bailey, puts it this way. "**You might as well start with the truth because you're gonna end with it!**"

The naked truth is you are where you are today financially because of the plan you have been following. Even if you think you don't have a plan, you're still following a "no-plan" plan.

It's really very simple. Dividing all the money in the world equally is not the answer to our financial problems.

If you're POOR it's because you work for your money.

If you're RICH, you know how to make money work for you.

Welcome to STEP 1 of The Millionaire Formula!

Advice from a Multi-Millionaire

Let's look at the plan that shows you how to break the law, create a fortune, and have a blast! It is simple to follow and if you will follow the plan, **you WILL become wealthy!**

Not only will you have the deep satisfaction of knowing the future is well taken care of, you won't have to give up having "fun" today to make it happen. This plan gives you that **much needed balance** and thus makes it easier to follow.

The "Law" you must break

What is this law that all rich people break to make their fortunes? It is the same law that you must break, every single day, from now on, if you want to be rich. **The law is called "Parkinson's Law."**

Let me tell you all about it. Back in 1956, a man in London, England, named **C. Northcoat Parkinson** came up with a "**law**" about money that explains why poor people stay poor.

This "**law**" has been in effect for over 6500 years of recorded history. Probably longer than that. The rich and elite have known it but no one had researched it and named it until the curious Mr. Parkinson came along.

**PARKINSON'S LAW:
"Expenses Always Rise To Meet Income"**

Poor people stay poor because no matter how much money they earn they spend every penny!

The only way to get rich is to break Parkinson's Law! Think about this. How many raises in pay have you gotten since you started working? The reason you are not rich now is because you found a way to blow those raises instead of build with those raises.

It's as simple as that. The only way to become (and stay) rich is to work a wealth building plan that breaks the law. Is there such a plan out there? You bet. Read on!

Here's the plan: The Millionaire Formula!

Here is the simple wealth plan that breaks Parkinson's Law and will make you a **fortune**. The "ideal" application of the system is to simply divide all of your income into four parts. Then use these four parts to hit the following targets:

- Target 10% of your income to help the less fortunate.
- Target 30% of your income to pay your living expenses.
- Target 30% of your income for fun and adventure.
- Target 30% of your income for saving and investing.

I can just hear you now! "Ron, are you CRAZY? I can't pay all of my expenses with 30% of what I make!" **No Problem**. By the time you reach the end of this book you WILL know exactly how to do it, and that's a promise!

Welcome to STEP 2 of The Millionaire Formula!

Isn't this exciting stuff? Thank you for allowing me the honor of sharing **The Millionaire Formula** with you! Let's begin today by going over a brief re-cap.

- In **STEP 1**, we learned about **Parkinson's Law**. We also learned

The Millionaire Formula and how following this amazing plan practically guarantees massive wealth.

- We also learned to make The Millionaire Formula work to it's full capacity, you should strive to hit these **4 TARGETS** with your income:
 - **10% to help the less fortunate.**
 - **30% to pay all of your living expenses.**
 - **30% for fun and adventure.**
 - **30% for savings and investing.**

Each of these targets are vital! They are so important to the success of your wealth plan that we need to cover each target in separate steps. With that said, let's focus on the first target which is:

10% to help the less fortunate

Some prefer the term “charity.” The Bible calls it tithing. Whatever you prefer to call it, it's very important to give back and help those in need. I call it my “invest in humanity” fund.

A lot of people feel that simply giving this money to a church or other charitable institution is good enough. I don't. I feel that being **directly involved** with where your money and efforts go is beneficial for you as well as the people who will receive it.

I think it is vitally important to invest in humanity. I'll add that as important as it is to invest in mankind as a whole, it is more important to invest in family and close friends.

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If a close friend or relative is in need of assistance, always have enough to help them with any aspect of their lives they need help with. **Be able to help with finances as well as philosophy.**

Here is a hard and fast rule about finances I urge you to never break:

NEVER LEND MONEY TO A CLOSE FRIEND OR RELATIVE!

This statement cannot be made strong enough.

Okay, here I am telling you how important it is to help those in need and now I'm telling you to never lend money to a close friend or relative. I know it sounds like I'm contradicting myself, so let me explain.

Always make any kind of financial assistance a GIFT. Never a LOAN! If you cannot GIVE financial assistance, then politely decline. If you're in a position where GIVING financial assistance will harm YOUR finances, DON'T DO IT!

Look, give what you can, when you can and don't feel guilty about it. **You are not responsible for the position they put themselves in.** Give what you can of your time, money, and resources, and then move on.

The reason you should never lend money to a close friend or relative is because of the **inevitable awkwardness** it will create in your relationships with these people. You cannot escape it!

The reason people get into financial trouble is because they do not know what to do with money. If you lend them money, their lack of philosophy (what to do with money) will cause them to repeat the same habits and actions that got them into trouble in the first place.

Before you know it, they're broke again and start coming up with excuses why they can't pay you back. The next step is they start avoiding you. They stop taking your calls. They don't answer the door.

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They know that every time they see you, you're going to bring up the money. The relationship suffers because of this and some relationships are destroyed and never recover. Over money? **How pathetic!**

As horrible as it is to lose a friend or a relationship with a relative over money, it's worse to lose a marriage over it! How does it happen?

If you do not have a strong enough philosophy about finances,

MONEY WILL BECOME YOUR WORST ENEMY!

Let's say John comes to you and needs to borrow some money. If your philosophy is not strong, you will loan him the money and disaster soon follows. You really didn't have it to spare, but John promised to pay you back when he gets his next check.

John's a good friend, and you trust him, so you loan him the money. Two weeks go by and it's time for John to pay you back. You've called his house and his work several times, but John doesn't return your calls. You've knocked on his door when his car is in the driveway but he doesn't answer. Isn't it strange that you can hear this television? You leave note after note on the door to no avail.

Finally, you get in touch with him and he begins the story. Something **"suddenly came up"** and his whole check is gone. John can't pay you back because he is broke again.

John promises to pay you back "soon." Now you're in a pickle. You had let a couple of bills slide to loan John this money. Now, you have to go home and tell your significant other.

Not only have your actions caused you and your family financial problems, your actions have now added major stress to your marriage. **What's the number one reason couples get divorced? Money problems!**

You think it was hard to get in touch with John before, now, it's impossible. The few times you have managed to contact him, you get the same old "I'm broke right now, but I'll pay you back soon" story.

The frustration mounts towards John and it all comes to a head one night when, after weeks of struggling to get back on your feet, you take your husband/wife out for a nice dinner to try and make up for everything.

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You walk in the restaurant, and there's John. He's laughing it up like he doesn't have a care in the world. **Your blood is really boiling** as you go over towards John. You unload all of your frustration, your hurt, your anger and your feelings of betrayal.

You really tell John off. Of course, John has to try and save face so he tells you off as well. In the heat of that confrontation, **things are said that can't be taken back and the friendship is destroyed.**

Not only have you lost a good friend, and your money, this event with John made the restaurant manager ask you to leave. Now, your much anticipated night out is ruined. The stress is so thick you can cut it with a knife!

You argue all the way home, and if you're not careful, things will be said that can't be taken back and your marriage is over. **The tension over this stupid loan to John has been building for months.** Tonight it all erupts like a volcano and an otherwise great relationship could be lost because of money.

Sadly, this happens every day in our society. Could this disaster be avoided? Of course! **Your philosophy about money (and your life) makes all the difference.** Let's re-visit the story with new eyes and mind.

John wants to borrow some money. You have been working your wealth plan faithfully, putting **10%** of your now considerable income towards your "investing in humanity" fund. You could easily loan John the money, but **you have a strong, solid philosophy** about these kinds of things and decide on a better course of action. You really want to help John and invite him over for a talk.

You tell John that you can't **LOAN** him the money. John looks at you, and then he stares at the floor in total desperation.

You then put your hand on John's shoulder and tell him you will GIVE him the money as he stares up at you in total disbelief.

John stares wide-eyed as his confused mind tries to make sense of it all. Sensing the impact this gesture is making, you take this opportunity to explain your philosophy to John. **You tell him that his friendship means more to you than money. John cannot believe it!**

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Now is your chance to really help John. You ask him if he would like to know the secret of never being broke and embarrassed again. Now you have his full and complete attention. You tell him all about your wealth plan and how well it has worked for you.

With deep conviction and sincerity, you explain to him that in order for things to change, he must change. As you continue to share your philosophy with John, you see the look on his face change. For the first time in his life, he can clearly see a way out of financial darkness!

He immediately begins working the proven wealth plan you shared with him. You watch John change before your eyes as he quickly gets his finances in order and is on his way to becoming RICH!

Your talk with John has really hit home. The Millionaire Formula has given him the balance he needs in his life. It has made him a better friend, a better husband, a better father and has opened his eyes to brand new possibilities for his life and his future.

Your philosophy about money has allowed you to master your finances. Your wealth plan has not only saved you and your family from financial worries, it has now allowed you to touch a life, forever changing a destiny.

That meager 10% of your income may not seem like much, but the return you get from what YOU become by following your plan is beyond measure!

Welcome to STEP 3 of The Millionaire Formula!

- Let's get right to it. In STEP 2, we discussed directing **10% of your income to help the less fortunate.**
- In STEP 3, we will discuss the next phase of The Millionaire Formula which is:

30% for living expenses

I got this entire plan from very rich man who created it because of a single event that happened when he was sixteen. He is now sixty-eight. He became a very wealthy man by following it.

He always reminds me to never have more monthly living expenses than a single week's income can completely cover.

A single week's income makes sure your expenses **never exceed 30%.** This is one of the many ways he monitors himself and the progress of his plan for the last fifty years.

His story is quite interesting and goes like this:

He was born and raised on a farm in a small town in Kentucky. It is a unique place called Cumberland Gap where Tennessee, Kentucky and Virginia meet.

He came from a large family and was the second oldest among his six brothers and sisters.

His father worked in the coal mines all night long only to come home to the sound of a rooster's crow to begin plowing, planting, and feeding.

Daily life centered around taking care of the farm. Maintaining all of the animals, planting, then harvesting the crops were a full time job for everybody.

As he hit his mid-teens, he decided he wanted more out of life than what his surroundings could offer.

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In the spring of 1950, when he was sixteen, he asked his father for twenty dollars. His older brother had gone in the service, then moved to Indianapolis, Indiana. His brother had told him how great it was to live in the big city and my friend wanted to go.

His father told him that if he would help clear the fields one last time he would give him the money. His father wanted to use this time to try and talk his son out of going. **My friend had seen a way out and there was no stopping him as he hit those fields with new vision.**

A few weeks later, the job was done, and he was ready to go. His brother had already pulled up outside in his new car and my friend asked for the money he felt he had earned.

Maybe his father hated the fact that he was about to lose another son to a different way of life. **Whatever the reason, his father reached in his pocket, took out twenty dollars, threw it at him and screamed,**

“DON'T YOU EVER ASK ME FOR ANYTHING AGAIN!”

That single event changed him forever. His father had hurt him so much that he vowed to never ask anybody for anything ever again. That's what drove him to develop this plan to make his fortune. He has kept his vow.

Since that day in 1950, he has never had to ask again!

As much as he believes expenses should never rise above 30%, he is quick to point out that if your current expenses are above that amount, **don't focus on cutting costs as much as raising your income.**

We all have to cut corners here and there, but don't focus your plan around it. Focus this phase of your plan on ways of continually increasing your income to drive your expenses down to 30% or less.

We'll go over some awesome ideas on how to do just that when we wrap up. I'll show you how to use The Millionaire Formula to build a personal fortune that will take care of you and your family for the rest of your lives!

Welcome to STEP 4 of The Millionaire Formula!

- In Part 3 we discussed directing **30% of your income towards paying all of your living expenses.**
- In Part 4 we'll discuss the next phase of The Millionaire Formula which is:

30% for Savings and Investing

It is so important to do wise things with your money. Most people don't. That's why only 5% of the population of the richest country on the planet retire financially independent.

95% of our population retires depending on social security, pensions, and their families for assistance. **Riches are literally at their fingertips, but they can't be bothered.**

Don't let that be you! Step away from the 95% and begin today to take charge of your financial destiny. Now, you have a strong wealth plan so begin right where you are with what you have, **right now!**

Start with your savings first. Come up with a figure that you want to have on-hand, at all times, to shelter you from a rainy day. Once you have that amount saved, **invest all savings over that into income producing assets that offer tax advantages and a shield from inflation.**

Sounds great, but what do you invest in that offers these things? That's where your personal development, or lack of, kicks in. You must invest in your self-education and learn what you need to know about investing.

You must take the classes, read the books, go to the seminars, listen to the tapes, and watch the videos. **Talk to rich people and find out what they are doing!**

Success leaves clues. If you do the same things they do, you will get the same results.

A strong word of advice to mention here is that once you learn what you need to know, you must take ACTION and actually PUT INTO PRACTICE what you know if you want to be RICH!

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The world is full of well-educated derelicts that don't put into action what they know. Don't fall into that trap. **Statistics tell me that less than 10% of the people that get this information will ever do anything with it!**

WHAT ABOUT YOU?

Study first, then practice. That is the key! That is the only way to become rich and keep it. You could win the lottery (rich people DON'T play the lottery) tomorrow, but **if you don't know what to do with the money, you'll soon be right back where you started.**

Jim Rohn says it best, "Income rarely exceeds personal development."

Sometimes income can take a lucky jump, but if you don't rise to meet it, income will soon shrink back down to where you are.

The BEST money you will ever invest is the money you invest in your personal development. Dedicate yourself to the learning process.

If you do, I can promise you that your life will never be the same!

Fantastic! In **STEP 5**, we'll discuss the phase of **The Millionaire Formula** that makes the whole thing **run like clockwork!**

Welcome to STEP 5 of The Millionaire Formula!

- In STEP 4, we discussed investing 30% of your income towards savings and investing.
- We also discussed how vitaly important it is for you to dedicate yourself to your own personal development. In Part 5 we'll discuss the phase of The Millionaire Formula that makes it run like clockwork.

30% for Fun and Adventure

As important as saving and investing is, most people won't do it! Here's why. **The future, for most people, doesn't look too good!** They have no goals, no plans, and no hope that it will be any better tomorrow than it is today.

The people who live that kind of life won't invest their money because they think that all they will do **is continue a lifestyle tomorrow they can't stand today.**

How do you turn all of that around? That is where this phase of your wealth plan comes in.

It's all about balance. The **SECRET** to it all is to design and create a lifestyle that you **LOVE today** and **would LOVE TO HAVE** in the future. How do you do that? Again, the answer is balance.

Work toward investing 30% of your income into having fun and creating some adventure in your life **TODAY!** If you love your life today, you will have no problem investing for tomorrow. **If the promise is clear, people will do anything.**

If your life were full of fun and adventure, would you ever want it to end? Of course not! Would you do everything you possibly could to make sure it doesn't end? Of course you would!

Most people are taught (usually by poor people) that the only way to have any money in the future is to sacrifice everything today. They think you have to scrimp and save every dime to save for the future.

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You don't have to live that way, but if that's what you were taught, no wonder you haven't invested in tomorrow! You're not alone! Why in the world would anyone want to build that kind of lifestyle?

There is a major problem with that kind of thinking because you get caught in a vicious cycle that is near impossible to pull out of. When would the scrimping to save every dime end? **NEVER!**

If you choose to live your life that way, you will NEVER have enough! You will scrimp your entire life then die miserable and broke. Your life will pass you by and you'll realize, too late, that you only lived a fraction of it.

The secret is to enjoy today! Tomorrow is guaranteed to no one.

Investing your money (and it IS an investment!) in your fun and adventure is the way you live TODAY while rewarding yourself for sticking to your wealth plan.

Isn't this exciting stuff?

Next, we'll bring it all together and fine-tune The Millionaire Formula!

Welcome to STEP 6 of The Millionaire Formula!

Let's get right to work on your new Millionaire status!

- In STEP 5, we discussed how **investing 30% of your income towards creating fun and adventure in your life TODAY** will give you the balance you need to invest the remaining 70% of your income towards the other 3 phases of your plan.
- Today we will discuss some of the finer points of the plan that will make The Millionaire Formula work for you like crazy!

Fine tuning the plan

10-30-30-30 are the correct percentages to work toward to insure this plan works at its optimal level. However, **when I share this plan with people they are real quick to point out that they can't pay their living expenses with 30% of their current income. That's fine! No Problem! Just start where you are and work towards 30%.**

If it takes 90% of your income to pay your expenses right now, use what you have left to invest in the other phases of your wealth plan.

The only thing I need to add here, and this is VITAL, is to **always spend equal amounts on your savings & investing and your fun & adventure.**

For you to stay on your wealth plan long term, you must **reward today and tomorrow equally** by spending equal amounts on each.

After you pay your expenses, if you only have \$10 left, follow the plan and divide that \$10 the following way: \$1 for your "invest in humanity" fund. \$4.50 towards your savings and investing. \$4.50 towards your fun and adventure.

It may not seem like much, but you have started a process that will insure those numbers go through the roof. Whatever you have to do, get started today! Where you are in your current financial situation is not important. **What's important is following the plan!**

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No matter what, don't use your investment money for anything other than investing! If you haven't figured out exactly what to invest in, save that money until you do! Don't spend it on anything but savings and investments!

The same principle applies for your fun money. Don't spend it on anything but buying luxuries, having fun and recreational activities! This is vitally important. This is your way of rewarding yourself for sticking to your wealth plan.

This is the secret of why this plan works so well! You reward yourself along the way. All of the other plans I've worked are near impossible to stick with because you have to give up everything (suffer today) to hopefully have any money in the future!

Giving up happiness and fun may work for some people, but what if you die tomorrow? There's a lyric in one of favorite songs that sums it all up. It says **"You say you'll be all right come tomorrow, but tomorrow might not be here for you!"**

All we have is right here, right now! Following this plan gives you the best of both worlds. Enjoyment and pleasure today while building a bright financial future. No regrets!

I can't think of a better way to live. Like I said before, the numbers aren't important, what's important is that you follow the plan. **If you follow the plan, you will become wealthy and have FUN doing it!**

In **STEP 7**, we'll wrap up The Millionaire Formula with a story that has helped me and countless others around the world.

Welcome to STEP 7 of The Millionaire Formula!

It has been my sincere pleasure to share The Millionaire Formula with you. **I am always grateful for the opportunity to share ideas that matter with people who care.**

With that said, is this the End or the Beginning?

It's BOTH! It's "The End" of this book, but "The Beginning" of your new, better future! Again, I beg you, don't be like 90% of the people who get this information and do NOTHING to improve their situation. **Step away from that crowd and put into practice what you have learned!**

To wrap things up properly, I want to share a very special story with you. When speaking to an audience, I always use this story to end my talks because it has served me well over the years. I hope it serves you just as well.

The Parable of the Wise Old Mule

Once there was a farmer who owned an old mule that accidentally fell into the farmer's well. The farmer heard the mule "braying" (or whatever mules do when they fall into wells!)

After carefully assessing the situation, the farmer sympathized with the mule, but decided that neither the mule nor the well was worth the trouble of saving.

He called his friends and neighbors together and told them what had happened...and enlisted them to help haul dirt to bury the old mule in the well and put him out of his misery.

Initially, the old mule was hysterical and could see no way out of this situation! But as the farmer and his neighbors continued shoveling, and the dirt kept hitting his back, a thought struck him!

It suddenly dawned on the old mule that every time a shovel load of dirt landed on his back, **HE SHOULD SHAKE IT OFF AND STEP UP!** This he did, blow after blow.

If You Want To GET RICH...

...You've Got To BREAK THE LAW!

"Shake it off and step up...shake it off and step up...shake it off and step up!" he kept telling himself. No matter how painful the blows, or distressing the situation seemed, the old mule fought "panic" and just kept right on **SHAKING IT OFF AND STEPPING UP!**

Guess what? You're right! It wasn't long before the old mule, battered and exhausted, **STEPPED TRIUMPHANTLY OVER THE WALL OF THAT WELL!**

What seemed like it would bury him, actually blessed him... all because of the manner in which he handled his adversity.

THAT'S LIFE! If we face our problems, respond to them positively, and refuse to give in to panic, bitterness, or self-pity, the adversities that come along to bury us usually have within them the potential to benefit and bless us!

The secret to it all is to never give up!

WISHING YOU ALL THE FINANCIAL SUCCESS YOU ASPIRE!

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