

**Stuart Goldsmith's
Start Up Guide.**

**The 10 Steps
To Becoming
A Millionaire**

Introduction

Thank you for taking the time to read this provocative little book. I hope you find it helpful... More than that I hope it causes you to change your life, it certainly did that for me!

My name is Howard Tinker and for many years I've worked as a Therapist, Counsellor and Coach. I have also worked as a Social Worker, Child and Family Therapist, NLP Master Practitioner, and Psychotherapist. Only a few years ago I was working for a well known children's charity in Sydney and to be quite honest I was sick of it...

Don't get me wrong: I was born to help, I love to be of service to others, and often the tougher the client or problem the more impassioned I was. No, it wasn't that, it was the constant bureaucracy, lack of money, long hours and my seeming inability to get anywhere financially.

The reason I tell you all of this is that I presume that you are experiencing some of these challenges and I want you to know that I am not some get-rich-quick quack peddling some scam. I am a real therapist working from home making a ton of money (more on that later) without having to burn out or compromise my standards working for someone else – *heaven!*

How did it all change?

Well, it started by me reading the little book that you have in your hands. A friend in the UK sent me Stuart Goldsmith's information and letter just as I have sent it to you. I had never read anything so confronting before, it was a shock, Stuart challenged every belief I had built my adult life upon. He took every sacred cow and slaughtered it! Now this isn't the most heart-warming of experiences but it did make me question what I was doing with my life.

In my last job I earned about \$34,000 for the year (working 37 hours a week including nights and weekend shifts too). Since following Stuart's guidance I have made over \$150,000 in a year working the hours I choose mainly from home. One afternoon I worked for four hours and earned \$4,875.00. I got another idea four months ago for a coaching programme and it has already brought in over \$51,000 – *I only had the idea four months ago!*

It sounds amazing doesn't it?

I would have thought so too before coming across Stuart. That's because at the time I had a poverty consciousness. I was an eager **giver** of my skills and knowledge, often working for little or no reward. I thought that was the way it was supposed to be... *"I cared about others"* ***And you know what, other people who I helped, cared so little about me they didn't mind me being burned out and not having the things I deserved in my life!*** I guess that this might be an issue for you too. Well you are about to be rudely awakened! Stuart Goldsmith is a tough coach, he holds nothing back. But if you are willing to take an honest look at how you're doing with your life versus what you would like to be doing, you will agree it is time for a change.

By the way I still help others, and they are very grateful plus they pay me what I am worth - which is often well over \$4,000 a day! Now if you want to join me in making this sort of money read this booklet and Stuart's letter, then join the Inner Circle and I will support you to have the life you deserve.

Howard Tinker

The following Excerpt is taken from Stuart Goldsmith's Book
The Seven Secrets Of The Millionaires.

You Must Take Firm , Decisive Action!

**“Serious People Actually DO Something!
Non-Serious People Talk About Doing Something or Plan to
do Something One Day”**

If you want to be wealthy, you must take action.
Action really is the key. You can have the best ideas in the world or be the most talented person on the planet, yet still if you do not take action you will remain poor. A half-wit who actually does something will beat an inactive genius, hands down.

You need to take action, but most people cannot master this one - it is far too hard for them.

We live in a physical world which has a tendency to decay into a random warm soup of molecules. This is entropy at work. Only energy, such as that supplied by living creatures, can reverse this process and build structures. Food, clothing, shelter, 'toys' - all require *energy* to make them exist. All require human action. Without energy, all is dust and decay.

Thinking is not enough. To complete the equation, you must also act. You must do something.

Here is the startling two-step secret of success:

1. Think.
2. Act.

Most people do neither - in a concerted, meaningful way, I mean.

Some act without thinking. No good. Some think and never act. No good. The winners, the rich, the successful all think first, which usually means coming up with a creative solution to a human need, and then they put that idea into a tangible program of action. This is what you must do if you wish to join them.

Do you find this daunting? That's okay, there's no shame in this, but please, do yourself and everyone else a favour and *stop talking and thinking about 'one day' becoming wealthy*. This is a delusion because you are not prepared to pay the price we discussed in the last chapter. The price is thought followed by action, so if you want to become

wealthy, then start now today. You've written your goals, now ask yourself what actual steps you can do, right now, today, to move you closer towards your dream.

Would you like to know two ways of getting rich apart from luck or crime? Remember, I'm talking here about getting rich, and not making a living. Anyone can make a living. Getting rich is far harder.

To become a wealthy man or woman, you must come up with an original, creative idea for a product or service which you believe the public will want to buy from you. Then you must put in the hours to research and test this idea. If it looks no good, you must create another idea until you find a winner. The second way is to locate a hot, fresh idea which is working somewhere right now (say in another country) and then to recreate the idea in your own territory, obviously without plagiarising somebody else's work. E.g. if you hear that a new premium rate telephone line on Irritable Bowel Syndrome is taking 19,000 calls a day in the USA, this is an idea you could immediately pick up and run with in Australia. In other words, you wait for someone else to find a winner, then jump *quickly* onto the bandwagon.

When you have found a winner, then you must pursue your idea and dream with *passion*, and not some wimpish and feeble 'attempt.' This is called 'paying the price.' The price is action and sometimes a little money. If you are broke, then you must choose an idea which doesn't take a lot of money.

If you don't feel passionate about your idea, then it's not for you. How do you think you're going to succeed at something you feel lukewarm about? What will drag you out of bed on those cold winter mornings? What will give you the courage to face the waves of problems that will come? What will keep you fighting on when all about you is turning to ashes and you are filled with hopeless despair? Your lukewarm desire to 'have a go'? I don't think so!

An idea without action is almost worthless. So I would not try to go down the route of thinking up 'inventions' which you can sell to Black and Decker, etc. Only very rarely do such ideas get taken up, and even then you would not make a fortune. Instead, your idea should be one that *you* can operate and reap the rewards from. The more original the better, otherwise you are just picking over the bones of somebody else's idea, and you will not become wealthy. Even when you jump onto a new bandwagon, you still need creative energy to transform that idea into something which will work in your area. There is little money to be made when you are tenth out of fifty in the marketplace, with nothing to distinguish your product or service from that of your competitors.

When I tell people this stark truth during consultations, they often complain: "I don't have any ideas." "What can I do? I'm not really sure." "I've tried for *ages* to think of something, but I just come up with a blank." "Help me! Have *you* got any original ideas you don't want and which you can pass on to me?"

I know it's hard to be in this position - remember I was there too. Yes, it seems difficult; impossible sometimes, but this is what will mark you out as a winner if you can pass this initiation test.

Please let me be absolutely clear on this and give you the stark truth if you are also tempted to complain about not having any ideas.

You're not creative? You've never had an original thought in your life? You've tried a couple of times to think of something new, but given up? Well I have some very bad news for you. You will never be wealthy unless you win the lottery or get lucky in some other way. You will always be poor, struggling along with the masses, scarcely able to pay your way and probably in debt until the day you die.

At the very best you will eke-out survival in a paid job, or rake over the dead ashes of somebody else's dream, hoping to raise the Phoenix, but the bird will have long since flown away.

I am sorry if I sound a little harsh, but I believe quite strongly that you would rather have the truth from me, bitter though it is, than to be fed more lies and distortions.

Reminder: These comments only apply to *getting rich*. It's okay not to want to be rich - really, it is - in which case this doesn't apply.

Wealth belongs to creative people alone. **There is only one way to get honestly wealthy.** Persuade lots and lots of people to give you their money. You can either do this at the point of a gun (dishonest), or you can offer them something which makes them give it to you voluntarily - to trade with you.

Now if you cannot muster the energy to come up with your own idea, or you think that you are 'not creative,' then guess what? - you pick up somebody else's fifth-hand idea and try to run that. Guess what again? Only a few people hand you their money, the rest trade with the *hundreds* of others who are all trying to run the same idea and you don't get rich! You just about make a living. This is not what you want, I hope.

Now if you take action and create something original and new, suddenly you're the only supplier. Thousands or millions of people flock to willingly exchange their money for your product or service and you become wealthy. More importantly, you become guiltlessly wealthy - you earned it through your creative endeavours.

We Are All Creative

Finally, everyone is creative. "I'm not creative" is often an excuse. If we are honest, it often means: "I'm lazy and can't be bothered to put in the hard work which I know this creative effort will cost me." Right? **Remember I'm saying all of this for a very good reason, and that reason is not to attack you.** I either want you to wake up, finally, to the fact that you are not prepared to do what it takes to get rich, or **I want to jolt you into action** so that you make a start towards your dream. That is my only motive and I'm sorry if sometimes what I say seems a little hard on you.

So let me make myself very clear. If you are not interested in becoming wealthy, then that's okay. There's nothing wrong with that, and none of these comments apply to you. I'm being sincere now when I say there's absolutely nothing wrong with earning a living, raising a family and doing all that other good stuff - or even sitting on a Zen mat all day meditating. Whatever makes you happy and fulfilled is fine because it's your life and your happiness we are talking about.

But if you have ever wanted to be rich or if you aspire to great wealth one day, then please listen closely to the message in this chapter. In fact read it again and again.

Above all, please wake up and stop dreaming. Ignore 'get rich quick' schemes and the like. Forget other people's 'off the shelf' ideas. Take action. Start doing something now, today to move you an inch closer to your dream. Not tomorrow - that's too late. If you can't work until midnight *tonight* to make a start on turning your dream into a reality, then the year will engulf you. It will be business as usual. The same old dull routine. Last year replayed.

I really do want you to succeed because I know how sweet is the taste of success. You will love it. So go for it and start taking decisive action.

This Might do the Trick

If you need a little guiding shove, I'm going to use the well known tactic of fear to see if I can initiate some action.

Let me remind you of something scary - this could be you.

Over 65% of people remain poor throughout their entire lives; they retire penniless or in debt and they die broke and embarrassed. That is, after a *lifetime* of hard slog, usually in a job they detest, they manage to accumulate... nothing. They are able to leave...nothing. Their entire assets amount to...nothing. There are a few cheap sticks of furniture, some photographs, a heap of rubbish in the loft and that's it. The whole lot would fit into a large skip - but generally it's just tossed onto a bonfire by 'house clearance specialists.' A quick coat of emulsion, and the house is ready for the next person - all trace of the previous occupant having been eradicated. It wasn't hard. There was little to eradicate.

A few people attend the funeral - mostly people press-ganged by the immediate family into coming to swell the numbers. A few years later only a handful of people remember anything about the deceased. A funny story (from thirty years ago, usually) a brief recollection; a fleeting image triggered by a place or a melody.

Soon, there is nobody left who remembers; there is only a name on a cheap plaque in the 'garden of remembrance.' The person fades into obscurity to join the teeming billions of others who were born, lived, reproduced and died. They did not push mankind forward one iota. They left the planet just slightly worse than they found it due to the resources they consumed but otherwise, the entire effect of their lives was...zero.

Why am I telling you this depressing story? Because I don't want you to become one of these faceless billions. You are special. The horrifying truth is that each one of those 'faceless' billions was special too, they just did not realise it or do anything about it during their lifetime.

In the past perhaps there was some excuse. Opportunities were harder to come by. People were born into poverty and negativity. They were not exposed to motivational materials: society, religion and family conspired to keep them locked into servitude. They worked down at the mill and married the girl or boy next door. Resistance was useless. Escape was almost impossible.

But you don't have this excuse. You live in the most startling, incredible decade in the entire history of the human race - and that is not even close to an exaggeration, it is an obvious fact. There are more opportunities, more wealth-generation potential, more chances than at any previous time since the dawn of man. That too, is a plain fact. If you can't make it in this climate, in this country, in this decade then I can absolutely guarantee that you will stay in, or join the 65% - broke and embarrassed.

Believe me, you don't want to be retired and broke in the coming years - it will not be fun. You are not going to get a state pension worth having - not that it ever was worth having. If you do not start to take action, you will be left behind. Within twenty years, the number of retired people will far outstrip society's ability to care for them - financially or medically. If you are over forty, then THIS MEANS YOU! If you are under forty, prepare to be taxed even harder to support the insupportable.

So how do you get started? What is the way forward?
Here are some guiding lights to help you on the path:

Ten Tips To Making a Million

I prefer being rich to poor, and I've tried both. I used to think that being a millionaire was for other people - for me it seemed just a ridiculous dream. I'm telling you this to show you that I've been exactly where you are right now. I am merely further up the mountain path than you. I am not unchaseable, indeed I invite you to overtake me! Come on up, the air is cleaner and fresher here, I can promise you that. My ten tips for making a lot of money are as follows:

- 1. Do something.** That's what this chapter is all about. Don't sit around any longer. Forget TV, forget the pub; start taking action to improve your life, even if it is just that first, small step. I judge people by what they do rather than what they say.
- 2. Be rationally selfish.** Take 'good for me' decisions. You don't *owe* anything to anyone apart from your kids. They need love, consistency and honesty. They don't need Adidas trainers and Nintendo games machines. When you live your life trying to take 'good for others' decisions, you are playing God and trying to second-guess other people's lives. This is arrogant.

3. Stop believing in something for nothing. This one tip can save you thousands of pounds and a lot of lost time. There is no such thing as something for nothing. Ditch all of those 'business opportunities' which come your way. 99% of them are scams operated by small minded people of limited vision trying to cheat their way to a fortune. They are relying upon your laziness and gullibility. Don't support them, and above all, don't join them. The financial loss is minimal, but the loss of time and momentum is far more serious.

4. You should have one burning question which you must answer as soon as possible: *"What honest value can I create which others will voluntarily buy from me time and time again in order that I might become guiltlessly wealthy?"*

Only you can answer this question and you must work at it rather than expecting the answer for nothing. Nobody is going to hand you a wonderful, magic pre-packaged business on a plate. It's obvious why. If you had some superb practical 'make a million' business, would you operate it yourself and make a million, or sell a 30-page 'how to' manual for \$99.95 to a few hundred punters via an advert in the Trading Post?

5. When you *create* values you become wealthy. When you *trade* equal values you merely survive. There is nothing wrong with survival. Most people do only this. But make sure you have consciously selected this option, and not chosen it by default out of laziness or fear.

Most businesses merely allow you to trade values - "You watch my sheep and I'll mend your roof" - and so you will not become wealthy by operating one of the 10,000 or so businesses you might think about getting involved in. For example, "I'll cook fish and chips if you repair my car." At best, you will do slightly better than average due to the division of labour and your superior bartering skills, but you will never make a million.

To become wealthy you must create new values which didn't exist before and then run with your idea until the copycats grab your idea and rake over the bones of your fortune. Then you have another, new idea which creates more unique values and you run with that... These ideas do not have to be earth-shattering; many are just small creative twists on an existing idea.

Most small businesses don't create new values, they merely trade existing values. This is the main reason the proprietors never get wealthy.

6. Remember that honest wealth is not gained at the expense of others. In other words, contrary to socialist doctrine, other people do not become poorer as you become richer (but this *is* how looters operate). By trading with you, they should become a little richer whilst you become a lot richer. Evaluate all business ideas by this standard: *"Does this business allow me to trade with others whilst enriching their lives, or am I trying to scam, con, cheat and lie my way to wealth? Am I using smoke and mirrors to pretend there is a benefit to my customers, when no such benefit really exists?"*

7. Anything can be justified by the clever human brain. Robbery can be justified: "It's not fair that some people have so much money, I'm just redistributing wealth. In a fairer society I wouldn't have to do this." Cheating can be justified: "I'm giving people the expensive education they need in gullibility. I am helping them to become less gullible." Even murder can be justified: "We're all going to be dead soon anyway, so what's the

difference?" In view of this ability to justify and evil-doing, you need to keep your business clean and make sure it follows your own impeccable standards.

8. Make *yourself* wealthy - don't have as your motivation the desire to make others wealthy or to improve their lot. This will not work unless you are being conned, by religion for example. The feeling of being a good little boy or girl is not enough to sustain you through the difficult task ahead (making yourself rich). Operating in the way I have described (by creating values which others will want from you) will both make you wealthy and improve the living standards of those around you. Everyone is a winner. But if you have altruism as your doctrine - the idea that you are a sacrificial animal only fit for consumption by others - then you will live a powerless, unfulfilled life as a slave or an interfering, do-gooder busybody. When you have filled your own needs, then you become powerful enough to help others, if this gives you pleasure.

9. Don't listen to broke people. They know nothing about money. If they were merely neutral, it wouldn't matter, but they are not. Your friends, your family, society, the media and the government all want you broken back down to drone status, *no matter what they say or how much they protest to the contrary*. There is one person you can really trust on this wild adventure and that is *you*. You doubt this? See what happens when you start making a bit of money and buy a new house or car. This is a general rule about people - there are, of course, exceptional people out there, like you, who will support you. They are a rare breed so cherish them.

10. You must be prepared to pay the price, whatever it is, for becoming wealthy. There is always a price. You can't get rich for nothing. Most often the price is hard work, tenacity, guts, determination and effort. Little more is needed to succeed in our society because so few people have these characteristics. The rewards are unlimited wealth, guiltless affluence, freedom from stress, power and the feeling of leading a meaningful worthwhile life. The last of these is the most important, and no lottery win can buy you that feeling. It comes only from creating lasting worthwhile values which enrich the lives of your fellow human beings.

Right Here, Right Now

It is time, right now, to snap out of it and get your sleeves rolled up. The excuses are over. You have read the books, listened to the tapes, subscribed to the newsletters, but what have you *done*?

Are you a man or woman of action? Do you 'walk the talk' or are you just an armchair dreamer? People who only dream live broke and die broke. Yes, it all starts with a dream but for the dream to be meaningful, it must be made manifest in this physical world. To achieve this, you must act.

Do you collect motivational material for show, or do you actually use it? The users succeed in life, the readers stay the same as they always were.

Are you a procrastinator, always putting off until tomorrow those things which you know you should start today? These people have small goals and achieve little of import during their lifetime.

Are you waiting for your boat to come in? Are you pinning your hopes on winning the lottery or the pools? You'll still be waiting aged eighty, huddled in front of your one-bar electric fire in some grim council high-rise flat.

This book is your wake-up call. If I were with you now, I would snap my fingers in your face in a particularly irritating manner - enough to make you want to sock me a good one. If I thought it would do any good I'd shake you too! *Anything* - anything at all to get you to wake up to the following facts:

1. You're getting older. Time is running out.
2. You're BROKE, by any sensible definition of the word. Furthermore, unless you snap out of it and start taking some action, you'll be broke when you retire (not nice...not nice at all) and broke when you die. And this, in the golden decade of unlimited opportunity. You should be ashamed of yourself!
3. Unless you start to make serious changes, you are going to leave absolutely nothing of value behind when you go. I'm not talking money here. I'm talking *contribution*. Something to be remembered by. I don't care what. A book, a poem, a business, a piece of music, an idea...*something*.

Now don't get cute with me and start disputing point number two. You're broke. Take my word for it. I don't care if you've got a few thousand in a building society deposit account, or if you've got a trifling fifty grand equity in your house. I don't care if you're running a little business or even if you're moderately successful, you're still poor. Unless you have about \$7 million, then you're poor. Any money under this amount is fiddling small change and you'd better start believing it if you want a life of power, wealth and passion.

Carefully note those three words. There are alternatives to a life of power, wealth and passion and here are two alternatives:

- The tree-hugger who believes that a life passed in quiet contemplation of the eternal is a life well spent.
- The minimalist life - one in which you rely on the absolute minimum money required for bare survival because anything else seems a bit of a strain. This lifestyle allows you to potter in some inconsequential manner. Such a life is squandered in bumbling amongst a pile of trivia.

Of course both of these options are valid lives, if you have actively chosen them for correct, positive reasons, but if either lifestyle describes you, then why you are reading

this book is a mystery to me! It's probably part of your collection - you know, the motivational materials you buy in order to fool yourself that you're actually doing something, when you're not. I'm sorry - did that hit a little too close to home?

If I sound impassioned - believe it! It would be far easier for me to write a warm, wet and human book in which I give you a nice little pat on the back for your efforts to date.

Here is some more of that unpalatable stark truth: Unless you start *now, today* and get your act together, you will soon complete the eight billionth life of third-rate mediocrity, non-achievement, boredom and poverty since the stone age.

You know that giant counter outside MacDonalds' HQ which counts up the number of burgers served world-wide to date? I want one of those. It would be fifty feet by ten feet and mounted one hundred feet in the air. It would be linked into the world's funeral parlours and proclaim in giant illuminated digits the number of people who so far have died broke, unhappy, and unfulfilled. It would tick up relentlessly, the units digit would be a blur (about three thousand people die every second, world-wide). Every thousandth count, if you were quick, you would notice it appear to miss a beat. That's the one who got away. **The happy, fulfilled goal-directed person who just passed away with a smile on his or her lips!**

Will you be this person? Or will you join the teeming billions of the forgotten? Will you live a life of quiet desperation, frustration, poverty and hopelessness? Is this what you want? Are you prepared to settle for being mediocre? Is 'third-rate' good enough for you? Are you content with being just another nonentity in the faceless billions?

No? Then you're with me and I can help you.

The Four Stages to Success

There are four stages to living a life of power, wealth and passion.

I am not talking about a life of mediocrity and frustration. This is not what I teach. This is not what I am. A life of power means that you fulfil your life's dream....

As I said, Stuart holds nothing back and often what he says is difficult to hear. But as a result of following what he teaches I am now happier and wealthier than I have ever been. **If you want to know how you can do this too** please read the enclosed letter and return the application form. By the way you will get the whole book, **The Seven Secrets Of The Millionaires** as a **FREE gift** when you return the application form.

Howard Tinker