

The

PAUPER  
PRINCIPLES

The Lessons I Learned  
on My Path to  
Financial Freedom

fabio “Fabman” Marciano

**RETAIL \$8.95**

“If you will spend two years working as most people refuse to work, you will be able to spend the rest of your life in a manner which most people will never be able to afford.”

- Wade Cook

It took our hero three years to put the pieces in place to live the 'uncommon' life.

How long will it take you?

**Also by Fabio Marciano**

**The Secrets of Wealth**

A book  
detailing the first ten  
Secrets of Wealth.

**The Wealthy Pauper**

The  
full-length  
version of this ebook

# the ePauper Principles

*a story of courage, fortitude,  
and prospering despite the odds*

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fabio “fabman” marciano

FOUR GREEN HOUSES PRESS

NEW YORK

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**“Whatever the mind of a man can conceive  
and believe...it can achieve.”**

- Napoleon Hill, *Think and Grow Rich*

## author's note

My Dearest Reader,

What you're about to read is the first part of my book: **The Wealthy Pauper**. The full-length book details the story of a truly amazing man. Someone who, despite all the odds against him, was able to raise himself up from absolute poverty to ultimate success in life. In three short years, our hero was able to quell his addiction to alcohol, remove himself from the streets, become a real estate investor, and build a thriving business. How did he achieve these remarkable feats? How did he forge on despite having none of the resources we currently enjoy and have readily at our disposal? I believe the answer lies in the positive mental outlook on life that he created for himself and the constant feeding of breakthrough information gleaned from numerous books he read and tape sets he listened to.

This book is divided into two parts. In Part 1, I cover **The Pauper Principles**, which are the culmination of the ideas and lessons learned by The Wealthy Pauper on his path to Financial Freedom. The second part of this book (Part 2) which is not included in this ebook, I take my readers through his story from nothing to million-dollar status.

### **The Pauper Principles**

I decided to create this ebook version that contained the Pauper Principles because the Principles really are the heart of The Wealthy Pauper. They act as a summary of sorts that will take you through the various principles that the Wealthy Pauper used to go from poverty to power in life.

I do not offer his story to you as a kind of "the only way to achieve success is to follow his principles" approach. Rather it is my hope that you carefully read the Pauper Principles and our hero's amazing story and use what you like in your life. Should you strive for a life that's better financially, physically, and mentally, then this book can help you. **Be bold. Be brave and incorporate the messages and ideas in this book into your own life and prosper in the process.**



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### There are NO Magic Pills

It seems like everybody I meet these days is looking for that magic pill that will make them rich. Some are tying their future to tiny pieces of paper called lottery tickets, while others are banking on their riches from their “can’t miss” opportunity. I find it funny because most people don’t realize that the Secrets of Wealth are simple to come by. In fact, we already own them.

You see, deep within each of us is the ability to do more than we currently are doing. You *can* have anything you want in life if you’re willing to dream big enough and work hard enough to get it. From this point on in your life, it is my hope that you realize that you alone control your destiny and that if you keep your eyes on the prize, you will achieve untold riches. Again, you are the master of your destiny. But of course, life is more than just money and it is my hope that you grab hold of the rudder and steer your life toward your ideal life.

This book is meant to open your eyes and show you that regardless of your background or your present circumstances are; you’re broke, you don’t have a degree, you’re a single parent, and so on, that you can achieve a measure of financial and personal success in this world of ours. In the end, you decide what you will do with the information and the principles outlined in this book. My hope is that you use them.

It is also my hope that you use the principles taught in this book, apply them to your life, and to paraphrase Thoreau, “realize a success unexpected in common hours”.

Conceive It. Believe It. Achieve It!

Fabio Marciano  
Harrison  
2003

## introduction

"Ladies and Gentlemen. My name is Bill Powers and I want to thank all of you for coming to my Goal-Setting Workshop this fine Saturday morning. We're going to cover a lot of material in the short time we have together, but before we get to that, I wanted to introduce a special guest speaker. He's someone that I met three years ago at Bapst Library down the street. As you look at him today you will probably think of him as a fine upstanding citizen, dressed as he is in a fine suit and expensive leather shoes. But when I met him he reeked of alcohol, had a scraggly beard, and wore clothes with holes in them. In short, he was nothing more than a pauper. He was one of the dozens of beggars you probably passed on your way to this very seminar. But there is something different about this man. I saw it the first time I met him. You see ladies and gentlemen, this special man is THE WEALTHY PAUPER. Today he's going to share with you his principles of success and how he went from nothing to being worth over one million dollars in three years! Without further ado, I give him to you."

*Bill turned to the man, shook his hand, and walked off the stage. The audience erupted into a loud applause. The man on the stage was a bit embarrassed and raised his hands to tell everyone to stop applauding.*

"Thank you. Thank you for your applause. It strikes me as a bit odd being up here in front of all of you, listening to the kind words of Mr. Powers and your applause because a mere three years ago, none of you would have stopped to talk to me in the street. None of you would have stopped to put money in my cup or hand me a bowl of hot soup during the winter. But enough of that as **I do not like to dwell in the past.**"

"I am here because I decided that I wanted a better life than the one I was leading; that I was better than the present circumstances that I found myself in. The whole process of how I went from nothing to million-dollar status is a remarkable story and I owe it all to Bill. He found me at Bapst Library where I was looking for books on making money. Truth be told, I was really there to stay warm."

"We ended up talking to one another and he asked me about my life and what I wanted to achieve in life. It was the first time in more than eight years that someone had stopped to really talk to me. I mean really talk to me. Then he handed me **As a Man Thinketh** and told me to read it. On the back of his business card he wrote down the name of five other books. He instructed me to buy a notebook to keep a diary of

my daily progress. 'Someone's going to want to read your story one day, so you might as well write it down,' he had said to me."

"He then reached into his pocket and handed me a hundred dollars, explaining that it wasn't a handout and that he fully expected the money to be returned when I became a millionaire."

"You're kidding right?" I had responded.

"You're going to be a millionaire someday. You just can't see it right now, but I can. I make millionaires every day of the week."

Addressing the audience, he said, "Imagine now if you will what kind of state I must have been in when I met Bill. Here was this guy telling me that I was going to have a life worth living someday soon and that I would become a millionaire one day. There was absolutely no reason to believe that it was possible. I mean come on, here I was, no money to my name, no food in my belly, and I hadn't showered in weeks and this man comes along, hands me a hundred bucks and tells me that I'm destined for greatness. Who would believe it? I thought he might be sick in the head or something, but I learned soon enough that there *are* Secrets of Wealth out there that all of us can learn and put into action. We just have to be willing to make the sacrifices and invest the time and energy to live the life we've imagined for ourselves."

### LIVING THE LIFE YOU'VE IMAGINED

"If one advances confidently in the direction of his dreams, and endeavors to live the life he has imagined, he will meet with a success unexpected in common hours."

– Henry David Thoreau

"I realized that I alone was responsible for where I was in life and it was up to me and me alone to change my situation. In short, I learned to stop blaming others and to take responsibility for my actions, for my situation, and for my lack of achievements."

"Money in of itself was never the end for me. It was only the means to an end. An end filled with hot meals, a wonderful woman in my life, and a loving family that I could provide for and watch as they grew up to be fine, outstanding citizens of this great country of ours. No, money wasn't the end in itself, but it was a nice way of keeping score."

*The comment drew a chuckle from the crowd.*

"Okay, enough kidding around," he said. "Let's talk about The Pauper Principles."

***part one***

***the epauper principles***

## the pauper principles

*The crowd was restless. They were anxious to learn the secrets this pauper had used to go from zero to a million dollar net worth in three short years. Some wondered if they would be able to use the information personally and others wondered if the information would be actionable. Our hero didn't let them down.*

### THE PAST DOES NOT EQUAL THE FUTURE

“The first thing I did was to put the past behind me. Sure I was a beggar with nothing to my name. Sure I had dropped out of high school, but that didn't mean that I couldn't achieve the things that those bankers and traders were doing as they walked passed me on the street. Over the course of three years I read every book I could get my hands on and I began applying the lessons I read in my everyday life. I have distilled the steps I took into simple strategies and thoughts that every junior wealth builder must take in order to achieve **MASSIVE SUCCESS**. My good friend Bill Powers has dubbed them the 'Pauper Principles'. I just call them **THE WAY TO A BETTER LIFE**. I hope you enjoy them.”

### TAKE RESPONSIBILITY

“Stop whining and complaining and take ownership of your life and your actions. Take responsibility for your lot in life. Until you stop accusing others of wronging you, until you decide to begin a new chapter in your life, you'll never progress and move forward down your true path in life; the path to riches. When you accept responsibility in life, you begin to take charge of your life and you'll feel more in control and you will achieve things you never thought possible, that is if you first believe you can achieve them.”

### THE POWER OF YOUR BELIEFS

“One of the first books that Mr. Powers suggested that I read was [As a Man Thinketh](#) by James Allen. What a book this was to begin with. I 'borrowed' it from the library and kept it in my breast pocket, close to my heart. I read it over 150 times in all. That's how powerful it was, keeping me motivated to continue on despite my destitute surroundings. In it Allen says 'As a man thinketh in his heart so is he, not only embraces the whole of a man's being, but is so comprehensive as to reach out to every condition and

circumstance of his life. **A man is literally what he thinks**, his character being the complete sum of all his thoughts.’ No truer words were ever spoken ladies and gentlemen. No truer words. We are literally the result of the thoughts and beliefs that fill our heads. **Our actions are mere reflections of what we think and what we hold to be true in the world.”**

“The good news is that we can change our beliefs. We do not have to be slaves to our current thoughts or ideas or preconceived notions. No, we are not to be shackled or burdened by the fallacies and untruths given to us by our parents, our teachers, or our fellow man. No we are whatever we think we are and this I ask of you today, ‘Why not imagine yourself to be more than you are?’ ‘What stops you from envisioning a better life for yourself?’ ‘What stops you from changing those long-held beliefs that only serve to strike you down and hold you back, stopping you from achieving what you were destined to achieve?’”

### **POSITIVE MENTAL ATTITUDE (PMA)**

“Where do attitudes come from? Our attitudes come from our expectations: If we expect things to turn out well, we have a positive attitude. If we expect things to turn out poorly, then we have a negative attitude.”

- Brian Tracy

“A positive attitude won't let you do anything. But it will let you do everything better than a negative attitude will.”

- Zig Ziglar

“Some call it possibility thinking, while others call it the positive mindset, but I go with what Napoleon Hill called it and that’s a Positive Mental Attitude. This idea supports every other principle that I will cover with you today and that’s why I wanted to cover it at the beginning. I just spoke about taking responsibility for your life and the power of your beliefs, well they both roll up into the concept of a Positive Mental Attitude. Samuel Cypert described it as ‘a conscious effort to replace negative, self-defeating thoughts with positive, self-fulfilling thoughts. It is a process that must be practiced during every waking moment until it becomes a habit to

greet self-doubt with self-confidence.’ In short, you must work hard to eliminate all those negative thoughts and self-talk and replace them with new positive ones. You might be saying to yourself that having a PMA is just psychobabble, but I don’t think so. I know that a PMA is crucial to your success. Your world may be filled with riches some day, but unless you’re able to see the positive in the negative around you, you will never rise up and overcome your obstacles. I am living proof of the power of a Positive Mental Attitude.”

**CONCEIVE IT, BELIEVE IT, AND ACHIEVE IT!**

“Napoleon Hill’s most famous quote is ‘Whatever the mind of man can conceive and believe, it can achieve.’ How powerful and how true those words are. As you’ll learn today during Mr. Powers’ seminar, whatever you can think of, whatever idea or thoughts you can create in your mind, you can change your beliefs to empower you and you can then create the force within you that will help you achieve untold riches. Again, you must realize that **whatever ideas or plans you can conceive and believe, you can achieve!**”

**THE POWER OF YOUR SUBCONCIOUS MIND**

“James Allen had it right when he said that ‘Every thought-seed sown or allowed to fall into the mind, and to take root there, produces its own, blossoming sooner or later into act, and bearing its own fruitage of opportunity and circumstance. **Good thoughts bear good fruit, bad thoughts bear bad fruit.**’ Amazing stuff and perhaps if you take the time and think through your past life, you will see the same negative thought patterns you had in the past and still hold today are killing your present. Your past and what you think of it, your self and what you think of yourself are reflected in the material world. If you are confident in your abilities and confident in your intellect and talents, you will achieve greatness. Doubt yourself and hold yourself lower than others and so shall you be.”

**“You must absolutely and positively realize today that your current lot in life is a reflection of your thoughts.”**

“Know that you can’t choose your circumstances, but you can choose what you focus on and what you think of. Realize that your subconscious thoughts become conscious thoughts. And your conscious thoughts become the beliefs you hold. Your beliefs are

transformed and manifested in your daily life through your actions that you take based on your beliefs on how the world operates. Empower yourselves starting today. Why live life based upon what someone else thinks of you and your capabilities? Resolve today to change your thoughts and you will change your beliefs. Change your beliefs and you change your actions. Change your actions and you change your habits. Change your habits and you change your destiny.”

“To paraphrase Allen, your dreams are the seeds of your thoughts. Your thoughts are the seeds of your actions. Your actions are the magical force that will propel you toward your destiny. Begin today by planting pure and positive seeds and keep your thoughts focused on your ultimate destiny. Emerson said that **we become what we think about most often** and he was right. Start thinking positive thoughts people and you’ll notice the difference in your life.”

#### THE POWER OF SELF-TALK

“Do not belittle the importance of self-talk. What we say to ourselves when we are alone are the most powerful messages on earth. When you tell yourself that you are fat or stupid or poor or unattractive, these messages take root in your subconscious. They permeate your very being and they will paralyze you from taking action. They will taint your image of yourself and they will stunt your growth and you may never know how good your life could have been. Know that if you are suffering today it is always the result of bad questions and wrong thoughts. Your circumstances are the results of your beliefs and how you manifest those beliefs is through the questions you ask of yourself.”

“From this day forth you must **learn to ask yourself better questions**. I learned this technique from Anthony Robbins and it’s paid huge dividends for me. You must strive to ask yourself questions that will empower you, not enslave you into a life ‘less ordinary’. Instead of asking yourself ‘Why am I so fat?’ ask yourself ‘How can I lose this weight and enjoy the process?’ Instead of asking yourself ‘Why am I poor?’ ask yourself ‘How can I make more money doing something I love?’ These are the types of empowering questions you need to be asking yourself on a daily basis.”

“It sounds simple, but the power of the questions you ask yourself is undeniable. Ask yourself empowering questions and



you will be empowered. Ask yourself questions that do not already have the answer presupposed in them and you will find the path to your new self.”

### **YOUR OUTER BODY IS A REFLECTION OF YOUR THOUGHTS**

“While we’re on the subject of your body, I’d like to ask you why you’ve chosen your present bodies? Weird question right? I mean we’re all born of God from our mother’s wombs and we have no say in the matter. Right? Wrong. Looking around I see more than a few of you are carrying around an extra ten or twenty pounds. Looking around I can see it in your eyes that you’re tired and perhaps some of you do not have passion and sadly, some of you have lost the will to live.”

“So again, I ask of you, why have you chosen this current body of yours? Don’t tell me that it’s genetic or that you can’t help but eat too much or that you love sweets. I don’t want to hear it. It is undeniable that your outer body is a reflection of your thoughts and what you think of yourself. You need to learn how to eat less if you’re overweight and all of you should exercise more.”

*There was a rumbling through the crowd as he spoke these words, but The Pauper was resolute.*

“I know what you’re thinking and I’m not buying it. I’m just up here speaking the truth. If you decided today that you absolutely, positively had to lose 20 pounds by the end of the year, you could do it. If you determined that you had to change your diet or you would die five, ten, twenty years early, you would make the change immediately. Or would you? Sadly, I think more than 95 percent would do nothing. Despite the warnings from your doctors, your family, your friends, and your loved ones, you won’t change. Why? **Why won’t you change? Because you think changing would be more pain than not changing, that’s why.** By your grumbling, I can sense that you don’t believe me, but let me explain and you’ll see why you’re taking the easy way out in life.”

### **THE PAIN vs. PLEASURE PRINCIPLE**

“I learned about The Pain versus Pleasure Principle after listening to a tape set by the great [Anthony Robbins](#). I learned that most of us naturally gravitate toward doing things that bring us pleasure and we avoid things that bring us pain. Now clearly that piece of chocolate is much better tasting than the vegetables we should be

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eating. Sitting in front of the TV for six hours every night is much easier than going for a run or hitting the gym. So instead of changing our lives for the better, we stay the same, doing what we've always done and we never get anywhere in life."

"The truth is that NOT changing our current behaviors will cause us more pain in the future than we realize. If you smoke, how much pain will that cause you when you're dying of cancer or suffering from emphysema? How much pain will living with diabetes the rest of your life cause you because you couldn't stop overeating?"

"So here's the secret folks: **in order to change your habits, you need to attach more pain to your present habits than to the new ones you want to create.** It's that simple. Once you do this, you'll find yourself doing more of the better things in life. Now for instance, if you attach the pain of being fat and overweight to that piece of chocolate, you get leverage on yourself and you're not going to eat the chocolate. If you see yourself coughing and literally hacking up a lung because of your cigarettes, you'll find the willpower to quit. Learn how to use this simple technique and you'll soon be changing all your self-limiting habits in no time."

### **FAILURE IS NOT FAILURE**

"Now let's talk about failure. Too many of you try something new and fail or make a mistake your first time out. You label your efforts a failure or worse yet, you label yourself a failure. But failure is actually a good thing. As Edison said, it's just another wrong attempt discarded, which is just as valuable. You haven't wasted time; you've invested it! You've learned how *not* to do something, which means that the next time, you can try something new. Edison failed over 10,000 times to invent the light bulb, but he kept going. He knew that **short-term failures or mistakes are just learning experiences on the road to success.**"

### **FEAR NOT THE FUTURE**

"When you doubt yourself or fear the unknown, you begin to sabotage your success plan. You must not let your negative thoughts grab hold of your mind and make you their slave. Break free from the shackles of negative thoughts and replace your fears today. Emerson said that we need to create a habit of doing the things we fear the most in life. **'If you do the thing you fear,**

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**the death of fear is certain.** Ladies and gentlemen, tonight I beg of you to kill your fears by taking action. Face your fears and take action. Soon you will find that from this day forth you will not fear the future because you will be creating your own future and growing past your comfort zone.”

**KEEP THE FUTURE IN THE PRESENT**

“And without knowing it, I just taught all of you another powerful idea: keeping the future in the present. By keeping the future in the present, that is keeping your goals and long-term dreams constantly in front of you, you will be able to make better choices today. You will be able to become a better decision-maker because when you’re presented with two options, you can simply ask yourself ‘Will this take me closer or farther away from my goal?’ Ask yourself ‘Will this help me get to where I want to be in life or is it a step backwards?’ By keeping your future in the present, you will make smarter decisions.”

**KNOW WHAT YOU WANT**

“So how do you know what your goals are? I’m sure many of you are here to learn how to set goals for yourself, so I won’t give too much of it away, but here’s a little synopsis. You need to close your eyes and envision your future. You must dream about what you want the future to look like. What are your dreams? What are your aspirations? What do you want to do in life? Who do you want to help? What kind of person do you want to become? Pick up a pen and paper and answer these questions. Just remember to dream big dreams!”

**DREAM BIG**

“Marcus Aurelius said ‘Dream big dreams; only big dreams have the power to move men’s souls.’ My friends, don’t hold yourselves back when you envision the life you want to lead. Don’t stop yourself from thinking beyond your present circumstances or abilities. You can learn how to do anything you put your mind to achieving in life. And you can surely find someone who has achieved a similar dream to what you want to achieve, then learn from him or her. Unfortunately, most people dream small because they have tried something and failed in the past. Failure in the past is no excuse to stop dreaming of the better life. To dream big, just ask yourself the **MAGIC QUESTION**:

**“If I knew I could not fail, what would I attempt?”**

“What would you attempt? What tasks would you undertake? James Allen said, ‘A man can only rise, conquer, and achieve by lifting his thoughts. He can only remain weak, and abject, and miserable by refusing to lift up his thoughts.’ My friends, tonight is the night you start lifting up your thoughts and realizing your secret dreams and wishes. Do not hold back. Do not dream small for you will live a small life if you do so. Dream big and live a life of abundance instead.”

“Shakespeare once said, ‘We know what we are, but know not what we may be.’ How many of you here have thought about what you might become in life? How many of you have taken action against those dreams? You see my friends, we do not know what we might become because all that surrounds us is our current state, our current reality, but it doesn’t have to be this way forever. We can change. We can become all that we should be, just by first dreaming it in our heads, then finding a way to achieve our goals, and then taking that first step toward freedom.”

**WRITE DOWN YOUR GOALS**

“Whatever thoughts come to mind after asking the **MAGIC QUESTION**, write them down. Write down everything and anything that comes to mind, then make them into goals. If you don’t write down your goals, they’ll always just be dreams. Dreams put to paper become goals. Written goals will almost guarantee that you will achieve them. Write down short-, mid-, and long-term goals.”

**SET DEADLINES**

“So when do you want to achieve those goals? You need to make sure you set deadlines for achieving your goals. **Goals without deadlines don’t get done.** Period. End of story. Do I really need to say more?”

**KEEP YOUR GOALS IN FRONT OF YOU**

“Speaking of goals,” he said, reaching into his pocket, “you should always keep them handy.” He pulled out a 3”x5” index card and held it up for everyone to see. “We just spoke about the importance of keeping the future in the present. What better way than to carry them around with you? I read my goals as soon as I wake up in the morning and right before I go to bed and often throughout the day. I read them out loud. Why? Because I’m helping train my conscious and subconscious mind to expect to achieve these goals and to believe I *can* achieve them. That’s why I read them out loud and you should too.”

**PLAN FOR YOUR SUCCESS**

“So you have your goals and you’re keeping them in front of you. Now you have to figure out how you’re going to achieve them. Take a look at your top five goals for the next three years. Now take out another piece of paper and brainstorm around all the things you can think of that will help you achieve these goals.”

“You must plan your days in order to live the better life. Create that million-dollar plan and then work that plan!”

**TAKE ACTION...TODAY!!!**

“How do you work the broad and general plan of investing in real estate? You find out what major steps you need to take, then you break down those steps even further. Then you think of what little things can you do within the next 24 to 48 hours that will help you slay the procrastination bug and get you moving toward your goal? Do something each and every day that takes you closer and closer to realizing your dreams. By doing something on a daily basis, you’re setting in motion that huge snowball on top of the mountain called **MOMENTUM**. Once momentum starts working in your favor, you’ll become an unstoppable force.”

### DO WHAT YOU LOVE

“There is a phrase that many love to use and it’s a bit trite. It goes, ‘Do what you love and the money will follow.’ Trite; yes. Cliché; yes. But so true my dear friends. So true. All you have to do is look at any man or woman who has achieved greatness; whether it be Bill Gates, Stephen King, or Oprah Winfrey, and you’ll find that the truly rich are those that did what they loved. See the passion in a leader’s eye and you know they were destined to do the job they are in. See the passion that wells up in a go-getter and you know they will achieve more than the poor slob who is chained to their self-deprecating job, holding onto their self-imposed shackles. It’s up to you to break free of those shackles. You and you alone. Find your passion. Find your true calling and develop a way, a plan of attack, to get there. Not doing so would mean failure. Find out what excites you and what motivates you. Each one of us has a true calling, unfortunately most of us don’t find it or follow it. Find what your true calling is in life and find a way to make it your living. Do not stop searching until you find a way to do what you love in life.”

“When you do what you love, it’s easy to wake up in the morning full of life and passion. It’s easy to stay motivated and work hard. Despite how hard you’ll be working, it won’t feel like work at all. Countless self-made millionaires and self-employed workers feel like they’re cheating the system because they love what they do and their work is their play.”

### PERSISTENCE

“I went door to door looking for a job, but no one would give me one. I begged them to look beyond my outer clothes and I would tell them, ‘Please give me a job and I will work harder and longer than anyone you’ve ever employed. I might be a beggar now but I don’t want to be one any longer. I will do anything you want me to do.’ Despite my pleas, no one would give me a job. **I was rejected 174 times before someone would give me a job.** While not on the magnitude of how many times Colonel Sanders was rejected before selling his first chicken recipe or how many times Thomas Edison failed to invent the light bulb, it was still difficult to keep at it. The lucky person who said yes to me owned a fish market and he got more than just a regular worker when he hired me. Winston Churchill said to ‘**Never, never, never, give up.**’ Talk about hammering the point across. **You should never**

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**give up on something you truly want in life.** As Calvin Coolidge or Thomas Watson said, ‘Nothing can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. **Persistence and determination alone are omnipotent.**”

### BE PROACTIVE

“Shifting gears a bit, let’s talk about killing the procrastination bug. It’s not enough to just do what you’re told in life. You can’t just sit around and wait for someone to tell you what to do. You need to start to make things happen in your life for a change instead of waiting for life to ‘happen’ to you. You need to realize that you’re in charge of your own life and the best way to live life is to be proactive. You must constantly think of what you can do next that will take you closer to what you want to accomplish. By accepting responsibility and taking action on your own, you’ll easily outdistance your competition and your former self.”

### BEGIN WITH THE END IN MIND

“Napoleon Hill said that the most important factor in determining whether or not someone would be successful or not was whether or not they had a definiteness of purpose. **Your definiteness of purpose is the burning desire to achieve a big and worthy goal.** This is literally the ‘starting point of all achievement’. Stephen Covey, author of *The 7 Habits of Highly Effective People* made it his second habit: Begin with the End in Mind. James Allen said, ‘Until thought is linked with purpose there is no intelligent accomplishment. They who have no central purpose in their life fall an easy prey to petty worries, fears, troubles and self-pityings.”

“Do you know why you do all the things you do? Why are you working so hard? What end do you have in mind? The idea is to ‘Keep your mind on the things you want, and off the things you don’t (or shouldn’t) want,’ according to Hill. You need to figure out what your purpose is in life and set about achieving it. **Your definiteness purpose is your ultimate reason for being. It is what you were put on this earth to accomplish.** You must not wander from the road to your ultimate reason for being. Do not stop to smell the roses, lest the sweet fruits that lie by the

roadside tempt you. Do not give into temptation my dear friends. That's for the losers and complainers in life, not you."

### GO THE EXTRA MILE

"You must go beyond what you're told to do in order to achieve more and receive more than what others get in life. In short, you must go the extra mile, regardless of how tough it might be. I had a miserable job hauling the guts of fish out every day. But it was a job and it was my job and I did it to the best of my ability. I resolved to do a lot more than my co-workers and provide my employer with an excellent return on his investment in me. I resolved to work the entire time that I was on the job and not to merely 'punch my time card.' Many of you probably chat idly by the water cooler or coffee station. Many of you probably take long lunches and come in late. That behavior doesn't lead to the path to success. **The path to success lies one step beyond what you and others are currently doing.**"

"It was not easy working longer and harder than my coworkers. Many mocked me. They would rather see me do less or do the minimum, just like them. 'Why raise the bar?' they would ask. I wouldn't listen to them because I wanted more out of life. It's a simple fact: You must do more to get more in life. **You do not get what you do not deserve in life** and what makes you think that riches will come your way when you do only enough on the job just to get by? You must go the extra mile at work. You must go the extra mile in your relationships with your loved ones. You must put it upon yourself to do more than what is expected even if you receive nothing in return. Trust me, even though it might be a year or two or five or ten years from now, you will be rewarded for your efforts."

### INVEST IN YOURSELF

"Speaking of going the extra mile, what makes you think you deserve riches if you are unwilling to feed your mind, improve your knowledge of your work, and upgrade your skills? You are where you are in life because of what you know. What you know is not enough 99 times out of 100. **Resolve tonight to create a library of knowledge for yourself** and an action plan that lists out what you will do and what you will learn over the course of the next year. If you were to read an hour a day for the next year, you could read 50 books this year. Keep it up for five years and you



would become an expert in your field. Experts get paid very, very, very well.”

“Men are anxious to improve their circumstances, but unwilling to improve themselves; they therefore remain bound.”

- James Allen

### APPLY WHAT YOU KNOW

“But please don’t make the mistake of acquiring knowledge for knowledge’s sake, because that will get you nowhere in terms of earning serious money. If all it took to become wealthy was to read a bunch of books, then scholars in universities would be millionaires. You have to actually apply what you learn or else it is all for naught. If you learn something new in a book on investing, test out the strategy. If you learn a time management skill, put it into action. Take action today on what you learn. Incorporate your new ideas and skills into your daily routine and they become habits and you become more powerful.”

**“If you don’t take action on what you learn, it’s the same thing as not having known it at all.** There is no difference between an illiterate and someone who knows how to read, but chooses not to do so. Get off your butts, invest in yourselves, and apply the knowledge in your heads. You will surely be paid very, very, very well for your efforts.”

### INTEGRITY AND HONESTY

“I think it goes without saying that you must become a person that others will want to deal with and someone who can be trusted with important matters. Do not kid yourself that you can get away with lying, cheating, or stealing from others. You might be able to fool some of the people some of the time, but you can’t fool all of the people all of the time. Your true colors will shine through and when they do, you’ll be through and out of business.”

### DELAY INSTANT GRATIFICATION FOR LONG-TERM SATISFACTION

**“Self-discipline is the ability to do what you know you should do, but don’t want to or don’t feel like doing at the present moment.** I spoke of being proactive and this is closely related. You must have the ability, the self-control, and the fortitude to do what you must do. You cannot afford to delay

doing the things that matter most in life because you'd rather be doing something you enjoy right now. There is no free lunch in this world and if you do not learn how to delay instant gratification and do the important things that need to be done, you'll never succeed in life."

"Be self-disciplined and keep your mind on the future. You know where you want to go in life, now just stay the course and do what you need to do to get there. Don't spend your money on useless junk when it can be invested in cash-producing assets or paying off your bad debts instead. Don't watch TV when you can be reading and learning instead."

#### LIVE BELOW YOUR MEANS

"Speaking of spending money, you'd be surprised to know that rich people really are frugal. They know the value of a hard-earned dollar, so they're not about to squander it. Living below your means is one of the key Secrets of Wealth. Learn to embrace this concept and you'll instantly be able to retire a lot earlier and you'll be able to do more things in life. That's how powerful this concept is and why you should adopt a more frugal lifestyle starting today."

#### BE WILLING TO MAKE SACRIFICES

"By now it should be obvious that I made significant sacrifices to get to where I am today. I gave up hanging out with friends all the time, I gave up drinking alcohol, and stopped reading and watching mindless drivel. Realize that you will have to sacrifice some things on the road to wealth, but the good thing is that **you do not have to sacrifice the important things**. You can be industrious and efficient on the job without sacrificing your quality time with your family. You can work hard and still enjoy the fruits of your labor; in moderation of course. In short, you need to realize that in order to accomplish what it is that you have determined to achieve in life, you're going to have to make sacrifices. Nothing great in your life will ever be achieved that will not involve some kind of sacrifice on your part. Be willing to pay the price and you'll get to reap the rewards of having done so."

#### PAY YOURSELF FIRST

"After reading [The Richest Man in Babylon](#) by George Clason, I resolved to save at minimum 10 percent of my earnings (but was

able to save a lot more). Once I got my job at the fish store, I put 10 percent of my paycheck aside before I spent a dime on food, clothing, lodging, or anything else. This was the most important bill I paid every week because I was paying it to myself. This little tactic helped develop my habit of saving and investing my money instead of squandering it on booze or unnecessary artifacts that litter my friends' homes. I suggest you start by setting aside 10 percent of your pay into a savings account until you have enough set aside to cover perhaps three months worth of expenses. Why? You want to plan for the unplanned expenses in life. This is your so-called Emergency Fund. Then once this money is set aside, you will now be able to open an investment account and get a real jump in this **Game of Life.**"

#### **GET OUT OF BAD DEBT**

"At the same time, you need to send extra money toward the repayment of any bad debts that you might have. 'Aren't all debts bad?' you ask. The simple answer is no. Some debt is good. **Good debt** helps you buy assets that put money in your pocket at the end of the day. Your real estate, your school loans, your mortgages (to an extent), and your business loans are examples of debt that will help you earn more money and help you put extra cash in your pockets."

"**Bad debt** on the other hand are debts that will take your money and bleed you dry. Those plastic monsters in your pockets (also known as credit cards) are the worst. They help foster your impulse purchases and shopping sprees. You can't help but not buy something when it's on sale, even though you don't need it. But I digress. You should resolve to set aside at minimum 20 percent of your pay toward the repayment of your bad debt. The sooner you rid yourself of bad debt, the faster you'll get your hands on more money that can be invested for your future."

### CREATE YOUR MASTER MIND GROUP

“We are who we are in part because of the company we keep. If we surround ourselves with hoodlums and thieves, we will become thieves and hoodlums. If we surround ourselves with hard-working and disciplined people, we will become industrious. The best way to do this is through a ‘Master Mind’ group.”

“Napoleon Hill called the Master Mind Andrew Carnegie’s Secret of Success. The Master Mind according to Hill is the ‘coordination of knowledge and effort, in a spirit of harmony, between two or more people for the attainment of a definite purpose.’ Carnegie himself attributed his fortune to a group of 50 people in his Master Mind group. The idea behind the Master Mind is two-fold: you surround yourself with brilliant people who give you great advice and help solve your problems and the intangible element is that when you put two minds together the resulting output they have is far greater than one mind plus another.”

“It has been said that **your income is the average of the six people you hang out with the most**. If you’re not earning enough or want to earn more, then you’re going to have to get some high-earners into your little group. You’re going to have to **expand your network** and reach out to some new mentors and people. Get more positive go-getters into your group of friends. These people are there to push you to reach beyond what you’re currently doing and help you achieve what you’re capable of achieving. Through their influence and the examples they set, they will help guide you along a greater path; a path that is filled with riches. If you’re hanging out with people who have less than you or who are less motivated than you, then it will be too easy to slack off or rest on your laurels because you’re doing ‘better than the next guy.’ Don’t fall into this trap. Find people who have accomplished what you want to accomplish and follow the path to riches that they’ve been kind enough to clear for you. Now all you do is follow their path; the easy way.”

“I’m not saying to get rid of your current friends. Just realize the influence the people who are around you the most can have on your life. Their negative behaviors become yours and their self-limiting beliefs become your reference point for what you can and can’t do in life.”

**GET A MENTOR**

“Speaking of mentors, I know of no person who is successful in life that cannot attribute part of their success to a mentor that has either directly or indirectly helped them. A mentor is someone who will literally speed up the process and help you achieve your goals a lot faster than if you went it alone. They have already made the mistakes for you. They have already created the plan of action for you to follow. Resolve today to find someone who can help you and guide you.”

“Just make sure that you’re not just taking, taking, and taking their knowledge without giving back. I’m not talking about giving them money, but I am talking about finding a way to help them with their business or other needs. Remember the law of reciprocity. I’ve given my time freely to Bill for helping me out and I’ve done the same for my other mentors. Just remember that sometimes you’re going to have to give in order to receive in life.”

“There are two ways to acquire wisdom; you can either buy it or borrow it. By buying it, you pay full price in terms of time and cost to learn the lessons you need to learn. By borrowing it, you go to those men and women who have already paid the price to learn the lessons and get their wisdom from them.”

- Benjamin Franklin

“Bill Hewlett gave 12-year old Steven Jobs a summer job and the rest is history. Dave Thomas, the founder of Wendy’s, counted Colonel Sanders as his mentor. I could go on and on, but you’ll find that every great success, every great businessperson had someone that they relied upon to counsel them and guide them down their path to riches. This is why it’s absolutely critical that you identify, find, and retain your own personal mentor or mentors when you embark on your amazing journey that will start when you leave here today.”

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“My friends, the principles I have outlined are just the beginning of course. There are many, many more secrets that I can share with you, but my time is up. Mr. Powers will take you through your seminar on goal setting now, but I want to leave you with a powerful quote from Mr. Napoleon Hill:

**“What the mind of man can conceive and believe  
the mind of man can achieve.”**

“It is within each and every one of you to achieve greatness. It is up to you and you alone to harness those abilities and realize your greatness and seek out the riches and the joy in life that you were destined to enjoy. Do not relax; do not fall into the trap of doing enough to ‘just get by’. **You must decide this day to strike out and say, ‘I’ve had enough of my present life. I want more’.** And my friends, you deserve more. It is your destiny. Go and get it! I wish you well and my God show you your true destiny and guide you down your path to freedom. Thank you.”

*The auditorium erupted in applause when The Wealthy Pauper spoke those final words. His words were so powerful and so true. Most had heard bits and pieces of the ideas before, but the majority never took action on them. In fact, only a small percentage of them probably would take action on the ideas and thoughts he had laid out in front of them that very morning. Those that didn’t make any changes would continue to live lives of ‘quite desperation’.*

*Will you be one of them?*

“All mankind is divided into three classes; those that are immovable, those that are movable, and those that move.”

- Benjamin Franklin

**that's impossible, right?**

*The audience had yet to sit down and cease their applause for The Wealthy Pauper. Their outpouring of gratitude and admiration was the first time that our hero had seen or felt this kind of admiration and he was moved to tears. It was a culmination of sorts for three long years of hard work and it more than made up for what he endured during those eight years of self-imposed pain and suffering.*

*Bill Powers took the stage again and embraced our hero, raising his hand in victory in front of the audience. After another two minutes of raucous applause and shouting, Bill finally got the crowd to quiet down and take their seats.*

"My dear friend here is an inspiration and it is clear that he has lived the life 'less ordinary' in the past eleven years. But don't fall into the trap of thinking that his flight from the bottom of the barrel to the level of riches he achieved is beyond what each and every one of you can achieve. **Each and every one of you have the ability to achieve greatness and become millionaires.** So before we get into the first day of our two-day bootcamp, let me ask all of you one question: 'How many of you can see yourselves becoming a millionaire in three years?' Let me see a show of hands."

*The response from the crowd was mixed. There were a few who raised their hands immediately and were anxious to get started. Truth be told, many of them would leave after the bootcamp and scramble about with dreams of riches in their heads for a month or two, only to lose sight of what they wanted to accomplish and set off for another path to riches. Another group of individuals, perhaps more cautious, turned to their neighbors to confer for a moment, then looked around to see who else had raised their hands. Finally the third grouping of individuals barely moved when the question was asked. There was no way they could become a millionaire in three years. After all, three years was a long time, but certainly not enough time to acquire a million dollar net worth. Their contexts were rooted in the "here and now" and they could not see beyond their present situation: not today and not ever. They would be relegated to a life of not enough: not enough money, not enough love, not enough of anything, because they did not have the millionaire mindset, nor would they ever seek to acquire it.*

### THE FIVE-PERCENTERS

Bill surveyed the scene and shook his head. "Look around everyone. These are not great numbers. In a crowd of four hundred plus, there are perhaps fifty hands in the air. Fifty people believe that it is possible to get to a million dollar net worth in three short years. Now let me ask that those who already have a net worth of more than two hundred thousand to please put their hands down."

*Several hands disappeared as he made the statement. Heads began to turn to see who the "lucky" few were that were fortunate enough to have amassed that kind of nest egg.*

"So now we're left with 30 or so people," Bill commented. "Not good numbers, but probably better than expected for the entire population. That's around 7.5 percent of you today. The going rate at seminars like this is that around one to five percent of you will take action on the information that you will learn over the course of the next two days. How sad is that? All of you plunked down your hard-earned cash to come to this bootcamp and the majority of you, perhaps 95 percent of you will walk away having not done a damn thing with the information. Again, how sad is that?"

*There were rumblings from the crowd. Some shook their heads in disbelief. Others asserted to their neighbor that they would in fact be part of the 'Five-Percenters' who would take action and achieve million-dollar status in three years.*

"I know that for some of you, the skeptics and the dead, that you need to know exactly *how* you will become a millionaire. You need the exact steps to prosperity. Unfortunately there is no 'one way' to riches. The path to riches is different for everyone and just because Joe Schmoie got rich by selling e-books over the internet or by opening up a pizza shop or deli or selling his idea to some big company, doesn't mean that you're going to get rich that way. But if you must know the exact route someone took, if you need to know step-by-step how someone was able to go from nothing to million-dollar status in three short years, perhaps if you buy him a cranberry-and-orange juice and dinner tonight, my dear friend will tell you how he was able to achieve million-dollar status."

"Now enough talking about your skepticism and let's get to talking about how you can Conceive your path to riches, how to Believe your path to riches, and finally how to Achieve your riches."

*With those final words having been said, a giant screen descended and the lights dimmed and the great Bill Powers began his goal-setting bootcamp.*



**can i buy you dinner?**

*As soon as Bill Powers finished his last words of the day, the audience stood up and gave him a tremendous round of applause. The information on that day alone was worth the price they had paid for the entire two days. Several participants ran up to the stage as Bill descended to ask further questions and to help get clarification on certain points from his presentation, but the overwhelming majority of them ran to catch *The Wealthy Pauper*. Our hero was a bit taken back by the dozens of people who surrounded him. They fired questions at him left and right and he hardly could finish answering one before the next question came. After five minutes, a smiling Bill Powers pushed his way through the crowd and entered the center of the circle. He shook the hand of our weary hero and held up his hands to quiet the crowd.*

"Listen everybody. I'm sure all of you want to hear the rest of his story and how he went from taking that first step three years ago to where he stands today, but there is only one of him and hundreds of you. I have arranged to have the hotel set up a room adjacent to this one for dinner tonight which is set to begin in thirty minutes. At a special head table the two of us will sit along side a few of you and he will tell the rest of his story."

"How much!" someone cried out from the crowd.

"Yeah, how much?" shouted another person from the crowd.

Bill cracked a smile. "My friend, you just gave me an idea. Hold on while I discuss it with our guest of honor." Bill turned to *The Wealthy Pauper* and after a minute's worth of discussion, he addressed the crowd.

"Here's the deal everyone. The dinner is normally included in the price of my bootcamp, but seeing how all of you are willing and anxious to hear my friend's story, how about we do it a little differently this time? For the price of \$25 a person, you get admission to a dinner you will remember for the rest of your life. The proceeds of this little dinner of ours will go to **The Books to Freedom Project**<sup>1</sup> and my favorite charity, The American Cancer Society. I think all of you will agree that this is a fair price to pay for...."

"How much to sit at the head table?" someone shouted from the crowd.

"Yeah, how much to sit next to you Bill?"

*There were laughs and comments from the crowd as people threw out dollar amounts that quickly escalated from \$25 a plate to three*

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<sup>1</sup> www.BookstoFreedom.com

hundred and four hundred dollars. In the end, ten lucky individuals paid \$1,000 each to sit at the head table with The Wealthy Pauper and Bill Powers. They also received a thirty-minute special consultation after the dinner and became part of a Master Mind group that was formed that night after dinner. All in all, 427 other participants also paid \$25 each to attend the dinner. Needless to say, a lot of money was raised for charity and as far as the participants were concerned, it was worth every penny they paid because they had never heard such an incredible story. More importantly, the majority who action on the information they heard that magical night would go on to become millionaires.

Will you?

“True success is when you've turned on a light bulb for 1,000 other people.”

– Mark Farmer, Founder, TotalLifeSuccess.com

“Deciding to commit yourself to **long-term results rather than short-term fixes** is as important as any decision you'll make in your lifetime.”

- Anthony Robbins

**Click below to read the rest of the amazing story of  
What The Wealthy Pauper did  
To go from penniless to prosperity  
In Just 3 Years!!!**

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afterword

You are respons-ABLE for where you are in life and you have the power within you to change it. Do not let doubt reign supreme over you. Don't ever let doubt creep into your mind and grab hold of you, paralyzing you into not taking action. You must be vigilant and cast off any negative thoughts and words that would cause you not to take action and change your life for the better. Realize that you can and will succeed in life if you put your heart and mind toward achieving a better life.

Now it's my turn to ask you the **Magic Question**:

- 'What would you do if you knew you could not fail?'
- 'What would you attempt and what gets you going and impassioned?'
- 'What is your ultimate purpose in life and why aren't you pursuing it?'
- 'What steps could you take today to take you closer to the life you've dreamed of?'

You will only change your life if you're willing to take the first step and start making little changes to your beliefs, your attitude, and your daily actions. By taking small steps, you begin to change your habits. By creating empowering habits like investing in yourself, doing what must be done instead of procrastinating, and learning to see the opportunities that surround you, you will transform yourself from a mindless drone who is just going with the flow and accepting what life is throwing at them to someone who is empowered and directing their life toward a predetermined end.

**What Does This Mean for You?**

I'm not saying that you should quit your job and go out and start the next great business. I *am* saying that you should first make sure that your Financial House is in order. By "in order" I mean that you've got a properly funded Emergency Fund, you've paid down your credit cards, student loans, and refinanced whatever you can in order to reduce the amount of cash going toward repaying your debts every month. You also need to start taking a hard look at your expenditures and finding out places to cut and figuring out ways to optimize your spending. Why? You're going to need every penny of free cash flow to start and run that budding business of yours. If you're having trouble figuring out how to get your Financial House in order, check out my first book "**The Secrets of Wealth: The Beginner's Guide to Financial Freedom**." It covers these topics in detail.

Now the reason you optimize your cash flow is that you're less dependent on making a certain amount of money each month. Anything

extra can be risked on the investor's or businesspersons' roulette wheel of life. My mentors were able to create businesses and buy real estate property because they were able to throw some cash on the table and risk losing that money. They had a big enough Emergency Fund and a big enough positive cash flow from their full-time job (because they reduced expenses, not because they made a huge income) that they could afford to drop \$5,000 or \$10,000 on starting a business or \$40,000 to \$50,000 on a real estate property without losing sleep at night. Your job is to set yourself up to do the same.

- Control Your Spending (Live Below Your Means)
- Minimize Your Bad Debt
- Invest on a Regular Basis
- Create Your Plan for the Future
- Keep it Simple!
- Be Persistent and Learn from Your Mistakes
- Start Small to Finish Big

Don't get too fancy. Just keep it simple and make your plan easy enough for a first grader to understand.

### **Do You Want to Build a Business?**

If you've determined that you want to build a business of your own, then I hope that this book has shown you some of the key areas that you must focus on: idea generation, people management, customer satisfaction, systems management, marketing, cost optimization, financial management, tax planning, and so on. But it all starts with your idea and how you can bring that idea to market in a unique and ownable way. You must have a USP! The key is to find a need or a desire that is being unmet in the marketplace, then go about finding a way to satisfy that need, again in a unique and ownable way.

Enough talking. You've got work to do. Create a plan and work that plan!

*“Do not wait for an opportunity to be all that you want to be. When an opportunity to be more than you are now is presented and you feel impelled toward it, take it. It will be the first step toward a greater opportunity.”*

*- Wallace D. Wattles - [The Science of Getting Rich](#)*

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To go from [penniless to prosperity](#)  
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## Recommended Reading

### **The Millionaire Mindset**

[Believe and Achieve](#) by Samuel A. Cypert

[The Millionaire Next Door](#) by Thomas J. Stanley, William D. Danko

[Rich Dad, Poor Dad](#) by Robert T. Kiyosaki, Sharon L. Lechter

[The Richest Man in Babylon](#) by George S. Clason

[The Secrets of Wealth: The Beginner's Guide to Financial Freedom](#) by Fabio Marciano, (shameless self-promotion)

[The Seven Habits of Highly Effective People](#) by Stephen R. Covey

[Think and Grow Rich](#) by Napoleon Hill

[Unlimited Power](#) by Anthony Robbins

### **Mind Your Own Business**

[The CASHFLOW Quadrant](#) by Robert T. Kiyosaki and Sharon L. Lechter

[Conversations with Millionaires](#) by Mike Litman and Jason Oman

*Money on Demand* by Mike Litman and Jason Oman, (see [www.fabmansecrets.com/litman](http://www.fabmansecrets.com/litman) for more information on this ebook)

[The Unofficial Guide to Real Estate Investing](#) by Spencer Strauss and Martin Stone

### **Start Small to Finish Big**

[The E-Myth Revisited](#) by Michael Gerber  
(the inspiration for the third year in our pauper's life)

[Purple Cow](#) by Seth Godin

[Start Small, Finish Big](#) by Fred DeLucca, John P. Hayes  
(the inspiration for the third year in our pauper's life)

[Unleashing the Ideavirus](#) by Seth Godin

“In the case of good books, the point is not how many of them you can get through, but rather how many can get through to you.”

- Mortimer Adler

**one more thing...**

“Most people overestimate what they can do in a year but underestimate what they can do in ten years.”

- Anthony Robbins

You have it within you to achieve greatness. You just don't know it yet. You have the ability to achieve anything you want to achieve in life, all you need is the right attitude, the right information, and the right mindset to go for it in life. The key is to set goals that empower you and help keep you motivated to stay the course. I told this story as a way of inspiring others to rethink their lives and what they thought of themselves. I know deep down that anyone can create the millionaire mindset and once you do this, you can begin to focus your attention on “minding your own business.”

I wish you well in your life and urge you not to underestimate what is possible over the course of the next one, five, ten, and twenty years. To paraphrase Ford, if you think you can't, you can't and if you think you can, you can. Realize that you CAN DO ANYTHING YOU PUT YOUR MIND TO DOING. So why not get started down that path to freedom today?

Start walking...

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**Click below to learn more about his amazing journey  
And what he did step-by-step  
To go from penniless to prosperity  
In Just 3 Years!!!**

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