



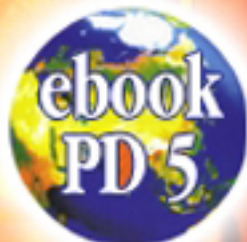
Empower India Movement



# Wealth Habits and Tactics of the Rich

David Cameron

A Positive Publication of  
**Empower India Movement**





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# S u m m a r y

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This outline briefly looks at actual powerful advice collected from accounts by and of millionaires and billionaires over time. This is a summary collection of actual advice given out by the very people who used it to become extremely wealthy. It is a collection of proven strategies, thought patterns, and habits that have resulted in wealth. Use this advice and it will definitely work for you like it worked for others.

## On Buying, Selling & Running a Business

1. From the very start, design your business in a way that makes it easy for you to exit profitably. You will need the advice of a good accountant or business consultant on this. A business, from the ground up, should be designed in a way that makes it easy to be sold, to go public, be franchised, attract and raise capital, go international, merge, replicate, and so on.
2. Find your passion and purpose in life. Then only work within that. This way, you will love your work, excel at it, enjoy it, and fulfill your life.
3. Delegate just about everything. Build a system that allows you to delegate so that you can focus on your core strength, because that is where the innovation and wealth will come from.
4. Build businesses that you can replicate. Your business should become a business that can operate without you having to be there. That is a business. If it needs you to be there, it is no longer a business. It is a job. And it cannot then be replicated. Your business becomes a business because of the system you create around it, a system that works on its own without you having to be there. Your system has to be as intelligent as possible so that anybody can use it to produce amazing results with it. Everything can be made into a self-supporting system. Look at your business and imagine that you shall franchise it tomorrow to 100 people worldwide. Then ask yourself, 'How do I configure it into a system that anyone anywhere can just turn on and get great, predictable results?' Look for this answer, get some help from business consultants, and once you have the answer, once you know how to turn your business into a self-sustaining system, turn it into that. This will not only free you to enjoy your life and even create more businesses, but it will allow you to expand dramatically. A good business system is one that works for you, not one where you have to work for it. [Author note: A good book that explains all this is *E-Myth* by Michael Gerber].
5. Make sure you have multiple streams of income. Do not have just one income stream. The more streams of income you have, the wealthier you get. Of course, the only way you can multiply

your income streams is by making sure that each stream is a true business, one that runs on a self-sustaining system that works for you without requiring you to be there.

6. It is very hard to become wealthy when your getting wealthy depends solely on your personal effort. That is because you have a limited amount of time every day, and are limited in space as well. The way to alter that is to delegate all tasks except your core competency, systemize your business into a self-sustaining entity, create multiple streams of income, and invest in assets that have a high rate of return compounded.
7. Become a professional at cash flow management. Cash flow is the blood that your businesses run on.
8. Value and cultivate all relationships. Honor everybody, knowing that everybody has unlimited potential. See and treat everyone in this way, whether they are your friends, employees, customers, family, suppliers or anyone else.
9. Encourage imagination, innovation, learning and wealth consciousness in your business among your employees, suppliers, customers, and everybody else you deal with.

## On Finding Good Ideas for New Businesses to Start

1. Look at magazine adverts and classifieds. Look at them over a long period (collect old issues of magazines and newspapers). Notice the particular ads are always running repeatedly. This shows you that the person running that ad is making good money out of it and can afford to keep running it. Now what you do next is call that company and get their sales materials and everything else you can get. Also notice how often and in what format they follow up on you to get your sale. Notice how they deliver their product to you. And so on. Then build your business just like they have, and write your advertising close to what they have done, then place that advertising in the same publications that they do. Do not violate copyright laws, but do copy winning ideas, processes, and tactics. Because they are proven, you are getting a head start.
2. Another way to find out what products people are buying is to look at the Standard Rate and Data Service book at your local library. Look at a category of your interest in this book. In it you will find a listing of companies, the products they sell by direct mail (mail order), how many customers they have on their mailing list, and how much they sell their products for. You can therefore not only see what you can be selling, but you also find the exact mailing lists you can rent to sell your new products.
3. Recognize that everything starts as an idea, and an idea is all you need. An idea shared is all you need to build a new business. The financing and skills and all that need not be there at the start. They will come to you if you seek them. Do not worry about not having them right there. Look around you. Everything you see started as an idea, and as it was shared and believed in, it took form. That is all you need. You only need an idea that you share and believe in and take action on. Everything else will fall into place.

## On Writing Advertising Copy

1. Understand who is buying your products or services. Really, figure out exactly who your buyers are. Then talk to them in a conversational style, as if you were talking to a friend over a drink or a cup of coffee. Talk to them using long letters, email, classified advertising, postcards, direct mail pieces, and so on. But always keep it conversational in style, like talking to a friend.
2. Always think in terms of giving, never receiving. When you write advertising, think 'what is it I can give you? What is it you want? How can I best help you?'
3. Unless you are a large business, forget about branding. Your advertising should be to create sales, not build an image. Branding is good but it costs too much and it is something more suitable for companies with large budgets. For small and medium businesses, all your advertising should be conversational and purely to create sales and collect a customer list of responsive and loyal customers.
4. In your advertising, always start with a headline that highlights the main benefit of your product or service. Then in the body of the advert, start with all the benefits of your product, then the features of your product. For example, if you were selling the latest big screen TV, the benefit is that a user would experience the thrill of watching movies with theater-like imaging and sound effects, bringing the movie to life. But the feature would be a large screen and surround Dolby sound. That is the difference between benefits and features, and benefits are what make people buy.
5. People buy emotionally then justify the decision later with logic. Tell a buyer the benefits of your product or service first to get their emotional commitment, and then highlight the features later to enable them to justify their emotional commitment with logic.
6. Always highlight what problem you are helping your buyer avoid or solve, or what growth you are helping them achieve.
7. You must overcome skepticism next. People want to know 'What did other buyers think of it? Is there anybody that I trust who

has tried this product or service and can recommend it? ‘ The way to overcome skepticism and prove yourself to potential customers is by using testimonials and endorsements. You can never have enough testimonials. Collect as many genuine testimonials and endorsements as you can. And always have them prominently displayed in all your sales copy, advertising and anywhere else practical. Especially, show how these people in your testimonials benefited from your products. Put into place opportunities and systems to collect testimonials in your business chain.

8. Make your sales letters as long as is necessary to provide as much useful information as is necessary. The myth that short letters work best is not true. Effective letters work best. And effectiveness is measured by the content that is enough to provide all the necessary information and buyer needs to gain interest and knowledge on your product so that they may buy. If that takes 20 pages, then that is a better letter than a one-page letter. If it takes pages, so be it. if it takes 40 pages, again that is good. People love to read information of value and use to them.
9. Always offer a money back guarantee and bonuses that are actually useful. Tell your buyer specifically what the value of the bonus is, in dollars, so that they may use that information to justify their purchase and see that you are actually giving them more value for their money and not the other way around.
10. Be very specific in your sale letters. Don't generalize. Be specific on amounts, numbers, dates, people, and so on.
11. If you wish to have someone give you money for something, make it the easiest thing that they have ever done. Don't complicate it. Have many payment options and facilities, make it one-step, and make it natural.
12. If you are writing a sales letter, use your P. S. section at the bottom to repeat your benefits. The P. S. section is very well read.
13. Always tell your buyers why. Why do they have to buy? Why are you offering the sale? Why is your price what it is? Never let them walk away with an unanswered why.

14. When doing classified advertising, do not try to sell anything through your classifieds. Classified ads are too short to make effective one-time sales copy. So instead offer to give free useful information. Because it is free, people will write in to get it free. Give them that free information, and at the same time send them the longer sales copy. It is a two-step process. For instant results, in your classified ad, refer people to a particular place on your web site where they may collect their free information and on that place you also give them your longer sales pitch.

## On Testing and Tracking Ad Copy

1. Before you put in a lot of money on a new advertising campaign, test it on a small scale to ensure that it works. Test the advert you wrote on a small scale (for example, in one magazine or newspaper for just two insertions, or on a small mailing list, and so on). Test a few adverts. Also test the medium you are using to ensure that it has the right targeting of potential buyers. Once you do these small test runs, see what the results are. Then, and only then, based on those results, should you roll out your large advertising campaign.
2. Put unique codes on all your ad copy, contact address, or the URL where you are sending your clients to. This code should represent a particular ad and a particular publication or mailing that you did. When people purchase from you, ask for the code (call it a priority code or something). This will enable you to know exactly which advertising pieces and media are giving you best results.

## On Word of Mouth Advertising

1. Word of mouth advertising is the best, most effective and least costly advertising you can get. People trust their friends. They will almost always respond positively to a strong recommendation from a trusted friend. Make sure you have built in ways for people to spread the word about your products and services. Help people spread the word. Make it easy, free, and exciting for them to do so. Build this ability into your whole business chain and into your products and services. Reward people for talking about your products. Motivate them.
2. Be genuine and honest, otherwise no one will want to recommend you to their friends.

## On Making the Sale

1. Ask for the sale. Ask the person to buy. Just ask. The main reason why people do not get to close the sale, why they don't convert prospective buyers to purchasers, is that they do not ask the person to buy. Whether you do it personally or do it in your sales materials or through your sales staff or web site, always ask for the sale. And ask for it expecting to get it.
2. Ask and you shall receive. This applies to making the sale and to everything else in your business and life. Ask. Ask. Ask. If you do not ask for it, you will not get it. Forget all your negative presumptions, pride and fears. This world is not a mean world; it is not a world full of shortages. It is a beautiful world that is as abundant as we are willing to make it. So ask, and you shall receive.

## On Customer Service

1. Always ask your clients what they think of your business and products. Ask them why they like or don't like doing business with you. ask them how you can change. Ask them what you could do to improve, what new things they would like to see. Ask as many questions as you can. Ask by email, phone, in person and by survey. And most importantly, listen. Put into place a system of recording all the responses, and review these responses every so often, finding patterns and clues on what makes you so desirable to them and what you can do better. Then use that information.

## On Saving and Investing

1. Out of every dollar you make, spend 70 cents gladly, for what you spend, gladly, is what enriches those around you and that always comes back. Then give 10 cents. And invest 10 cents in a good investment, a long term investment. Saving money in a bank will not get you wealthy, so invest it.
2. Understand the power of compound interest. Albert Einstein once said that the greatest mathematical discovery of all time was compound interest. Compound interest and time increases your investment at an ever-increasing rate, faster and faster as time goes by. By putting in an amount of money regularly into your investment account over time, you will be building for yourself one of the most powerful wealth creation machines available. You would be pleasantly surprised to know that a single dollar placed into an investment that grows at 20% a year will become \$1 million in 75 years. That is just one dollar! All you would need to do is leave it alone, go away, go to sleep for 75 years, just leave it alone. When you return it will be \$1 million without any effort from you, other than your placing that single dollar at the beginning! Now, if instead you put in a dollar every day into the same 20% a year growth investment, you would end up with \$1 million in 32 years instead of 75. In fact, a dollar a day would become \$1 billion in 66 years at a 20% compounding rate. A higher interest rate would dramatically shorten that time. So start putting some money every day into investments with a healthy growth rate. A good rate of return is anything significantly above the inflation rate in your country. The higher the growth rate the better. Therefore, a savings account at a bank is obviously never going to create wealth because it is always below the inflation rate. The stock market is often the best place to invest long-term at good rates of return.
3. Know the difference between an asset and a liability. An asset earns you income and a liability takes income from you. So a car or a house under mortgage is not an asset, contrary to what many people think. In your life, ensure that you have more assets than liabilities and have those assets pay for the liabilities. You shouldn't be working to pay for liabilities. You should work

to acquire assets and then have those assets pay for the liabilities while you relax or do something else. For example, instead of buying a car in cash, use that cash to buy an asset that generates income, then use that income stream from that asset to make your car payments. That way, even after your car is old and you get rid of it, you still have your asset and your original money is never lost, it only grows.

## On Teaching, Learning and Becoming

1. You learn and become what you teach. You can never not teach. By design, you are always teaching something, because you are always communicating by words and action. Therefore, to become something, teach it. Choose what you wish to become, and start teaching it consciously, and you shall learn it and become it.
2. Find a mentor. Find someone who has already done what you wish to do. Learn everything you can about them. Copy their winning tactics. And if you can, see whether they can agree to let you call them sometimes to get advice.
3. Form a mastermind group. This is a group of people of similar positive thinking. Get together often and talk about life, business, and new discoveries. Pass ideas around. Help each other. This is a powerful force. And if you really wish to increase your wealth, make sure your mastermind group is composed of some people who make a whole lot more money than you do so that you can learn how to get there from them.
4. Read a new book every week. Listen to people. Read magazines. The universe communicates to you, inspires you and answers your wishes through the very things that are around you. So listen. And learn. The answers to your prayers are right in front of you, in the people you meet, the books you read, the movies you watch. But you will never hear as long as you are critical and judgmental to the outside world. When you are critical and judgmental, you do not see the world as it is, with its new messages to you. Instead, you see your old self-imposed on the world. Read, listen, watch, and do all this with a non-critical and non-judgmental eye and mind.
5. Surround yourself with advisors in all necessary fields. The wise person is the one who surrounds themselves with advisers who are wiser than they are and listens to them intelligently.
6. Don't work to make money. Work to learn. As you work, learn new things. When you stop learning new things because there is no more to learn in that position, change your work so that you get into a position with new learning opportunities. Work to learn, not to earn. The earning should be an automatic incidental, not the primary goal.

## On Giving

1. To have all give all to all. Give first to receive, and not the other way around.
2. Give at least 10% of your income. Life is for giving, not for getting. In fact, the only way you can get is by giving. Even in your job, you only get paid when you give your service. You never get paid for nothing. Look around you. All evidence tells you that giving is what causes getting. Yet people have the illusion that this same law does not work with money. They are under the illusion that the more they hold on to money without giving any of it, the more wealthy they get. But by universal law, giving is what causes getting. That's because everything is literally an idea crystallized, and ideas grow as they are shared. So whatever you share, you grow. That is the design of life. So give at least 10%, more preferably. And give cheerfully.
3. Give not only money, but also your time, kindness, understanding, your ideas, and any other help. Live life as if you are here only to help, and life will reward you richly.

## On Fear

1. If you fear wealth, if you fear becoming wealthy, or if you feel like you do not deserve wealth, or you believe that it can never come to you, you dramatically reduce the chances of you getting wealthy. The universe always gives you what you ask for, believingly. When you fear wealth, or you feel you do not deserve it, you are telling the universe that you do not want wealth for you believe it shall harm you or you are unsuitable for it.
2. Be willing to take risks. New things are only found in the unknown. You cannot find new things, growth, by following old ways.
3. Respond to all life's events positively. Negative response leads to a negative outcome after an event. Always respond positively and your outcomes will be positive. The 'competition', the 'recession', the 'accidents' are all just events. In themselves they mean nothing. Your response to them is what gives them meaning and what determines whether you shall have a losing or gaining outcome from them. They cannot, without your response, take you down. Only you can do that, so don't.

## On Goals

1. Have enough goals and reasons to do things. The more goals you have, the more reasons you have for life, the more abundant your life will be. Your subconscious needs goals and reasons to put into motion the forces that create your life. And your subconscious accepts goals more readily if you have plenty of reasons for those goals. So think about your goals then think of many reasons for each goal. Write them down, believe they will happen, review them daily, and you will soon see your life magically working out as if by coincidence.
2. Have as many as 3,000 goals – large goals, little goals, all of them. And phrase all of them in the present tense (I Am...) as Now is the only time that really exists. That is the key. Many of the successful people today have had thousands of goals ranging from big corporate goals to little ones such as the type of garden they will have in their backyard, the books they wish to read, the skills they wish to acquire, the gifts they wish to give, what hotel they will stay on a future holiday in some far away country, and so on.
3. Visualize your goals every day.
4. Dreams, visions, and a belief in their manifestation are what power people into wealth. Have plenty of them.
5. The money should never be the goal. Having money for the sake of it is not a good goal – and it is very difficult to achieve. Instead set your goal to become wealthy because of the person you will become on that journey to wealth and after you achieve the wealth. It is the person you become, the things you do on that journey and after achieving it, that will power and propel you to that wealth status. The money is never the objective, or should not be. It is only a communication tool and learning tool. It helps you experience being wealthy. This is a very important distinction. Focus instead on having goals that outline what you have to learn and experience to become wealthy, and what you will do with that wealth. The wealth itself, by itself alone, is not a worthy goal. What does it mean to you? Even your subconscious cannot accept it well enough – it is just a figure, a dollar value, which means nothing to it. And what does it

mean to others? Nothing. Think about Bill Gates and Microsoft. They raise their combined wealth sometimes by a few billion dollars in stock market valuation a year. However, that is not their primary goal. They do not start the year thinking 'our number one goal is to make a billion dollars this year.' Instead, they start the year thinking 'we are going to improve the way people communicate and work in such and such ways through software. We are going to make lives easier, more convenient and more productive in this and that way using this new software we are going to develop. We are going to get this new software out to people using this and that method. This is our goal. And to achieve it we have to research this and that and improve in this way and that way.' You have to have goals that mean something to you and to other people in terms of personal growth and at the same time lead to wealth. Money or success is not something you can chase after directly. It is something that instead gets automatically attracted to you because of the gifts you give to the world and the person that you become. In addition, whatever you do make sure all your goals are made of love and not fear. Fear is an illusion and it limits your growth. Fear is False Evidence Appearing Real.

6. Enjoy life. Life is everything, not just making money. Take care of your relationships with others and enjoy your moments. Work only within your chosen purpose in what you love. And have a life outside of work. Be balanced.
7. Plan your day every day at the beginning of the day. Envision what you shall accomplish that day.

## On Thinking

1. You become what you think about most of the time. Imagination and belief creates reality. Think big and think positive and think focused. Be certain and have an attitude of success. Think wealth, be wealth, and you shall experience wealth.
2. Be prepared to learn. If you wish to be wealthy, your subconscious mind will attract the right situations to help you learn how to be wealthy. Be open and watchful, learn from situations. Do not become negative in the face of difficulties. Instead, recognize that they are there to teach you something, an answer to your desire for wealth. The answers are always right in front of you. The universe answers you through the things and people around you. Where else do you expect to find the answer?
3. There is nothing you cannot do, nothing you cannot be, and nothing you cannot have. It is all within you. That is what you have to know and believe in, for it is true.
4. Take time off often. In the morning, take 30 minutes of quiet time to meditate on your day and visualize it. Then take at least a full day off work every week. And every few months, take a week off. Vacation time rejuvenates you and inspires you. You cannot receive inspiration when your mind is always busy and your body tired. You get more inspired when you become still, when you calm down, and when you rest.

## On the Certainty of Wealth

1. Success is not something you chase but something that you attract. You cannot chase it, you can only attract it. you attract it by the person that you are. To have wealth, be wealth and teach wealth. Develop an abundant mind set, a belief in abundance, not scarcity. And always keep growing and improving yourself and others. Develop your (and other people's) skills, positive attitude, communication abilities and personality. Wealth is certain for those who develop Wealth Consciousness
2. Your external world resolves itself to mirror your internal world. Do not try to change the external circumstances directly. That will not work because the externals are the effect of a cause. The cause is your internal state of being. A fragmented internal state of being produces a fragmented external state. Attacking thoughts and attitude result in an external environment that attacks you. loving and cooperative thoughts and state of being results in a corresponding external environment. Consistent and high number of specific goals result in a high number of external successes. And a belief in abundance results in abundance outside.
3. You have to do something Now. Now is the only time you have. Tomorrow and Yesterday do not exist – it is only your mind that lies to you that they exists. You have never been anywhere else other than Now, Here. It is up to you to do something and do it Now. Even if you have no motivation to do something, or a task seems too big for you to handle, just start somewhere. Start with the first thing in front of you that you can do. There is always something you can do now, no matter how small. Once you do it, the next step will make itself apparent. Know that there is nothing that you cannot do, nothing you cannot be, nothing you cannot have. So no task is too big for you. Somehow, it will sort itself out – so long as you do something Now.
4. Take care of Life and it will take care of you. Life's only desire is to fulfill and make happy. And everything is Life. Whatever you move towards with love, joy, value and a desire to enrich will always moves towards you in the same way.
5. Be certain and persistent. Certainty and belief is what makes things happen, surely. And persistence is a declaration of certainty. Persistent literally pays.

6. The Hindu Upanishads say 'Of abundance God took abundance and still abundance was left. ' The Bible says 'Even before you ask it has been given unto you.' Quantum physics shows us that the universe is indeed an infinite place, from an energy perspective, and it is a hologram of infinite possibilities. Scientifically and spiritually, abundance is all that exists. But out of it, we can make up illusions of scarcity by our thoughts of scarcity and beliefs in scarcity. There is nothing you cannot do, have or be, and your mind is the key to what you experience within this abundance.
7. There is no difference between having and being. The English language differentiates between the two, but in reality having and being are the same. Life is Being. You Are, and so you Have. You cannot not have because you cannot not be. But you can create an illusion of not having that is very real to you. it works like this: when you cover your eyes and pretend not to see, does that mean that what you are not seeing has stopped being in front of you? No. That is how it works. You can realize, accept and experience the wealth you already have 'hidden' from you by yourself by changing your mind and your beliefs. That is what is meant by 'Even before you ask it has been given unto you', 'Ask and you shall receive, seek and you shall find', and whatever you believe you can do, be and have. Release yourself from fear. Recognize the fact that all life is One Being individuating into illusions of separated beings. And from these two standpoints, realize therefore that the answers you seek for yourself lie in others, for you cannot have an answer that is only yours alone for you are one with everyone else. Therefore, whatever you wish to recognize in yourself, recognize in others. As you wish to believe in yourself, believe in others. Whatever highest vision you have in and for yourself, have it in and for everyone else. Recognizing it in others is what brings it in you, because the system is One Whole. You cannot possibly think of others as worthless and expect to not experience this worthlessness in yourself as well. The reason for that is that your seeing others as worthless establishes the belief in worthlessness in your mind, the fear of it, the possibility of it, and the actualization of it eventually. Therefore, for your own sake and everyone else, see and believe in everyone as being perfectly worthy, and that is how you shall then experience and see yourself. Therein lies the guarantee of wealth, or more

accurately, the seeing of what you and everybody else truly are and have: Infinite Worth, Power, Abundance, Joy and Love. Drop the split mind, drop the fear, drop the attack, and the illusions will drop. Haven't you ever noticed that the wealthiest people are the ones who see a world bigger than their ego, and so rise above and beyond their limiting ego? They value human potential, and they see visions of a more glorious world, one person at a time. And it becomes them.

8. By giving you receive. Yet you already have it all as you are all by being. So giving is what leads miraculously to recognition of what you have but did not see, and you have it all yet see little of it. Thus, equate paying with giving, and giving with value. Because by paying and giving, you answer the request of another, and by your willingness to pay or give, you start to recognize the value in others, the unity in being, and the certainty and the abundance in yourself, and you start to grow wealth. To have wealth, teach wealth to learn it and be it. You teach by thoughts, words and actions.

## **This is not the End**

This outline will definitely add to your wealth if you following well. But this is not the end. Remember, marketing is 80% of your business. Everything is an idea, and the more you spread your idea, the bigger it grows. Do something everyday that contributes to marketing. Do five things every day, no matter how small, that are marketing related. And never stop learning. There will always be new tricks to learn. Keep your eyes open and the world will expand! But most of all, watch your thoughts and state, for that is First Cause.

**Enjoy !**

***The End, The Beginning***