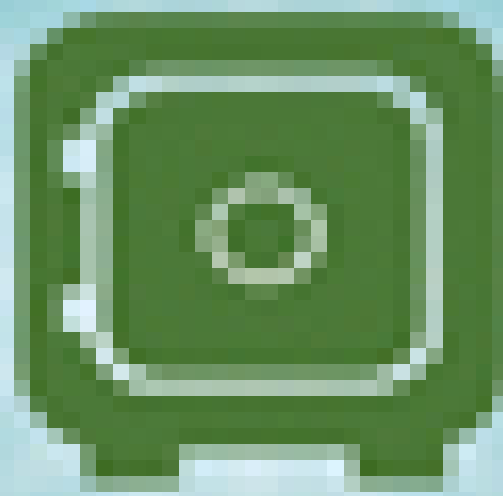


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YOUR
MASTER PLAN
—
FOR AN
—
ABUNDANT LIFE



MICHAEL MASTERSON

New York Times Bestselling Author



MAKING YOUR MONEY WORK FOR YOU

Maybe you're thinking it's time to review your investment strategy and make the most of the money you have today. Maybe you've already built a financially successful retirement egg and want to protect what you've built. Or maybe you need to bulk up your earnings to ensure your family's future.

***Welcome to money for grown-ups.
Where do you turn for credible
information?***

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And turn to us for fun, too. (Is it time for that car, that trip, that weekend home you've always wanted?) Because that, too, is what this time of your life is about.



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The Pledge

YOUR
MASTER PLAN

FOR AN
ABUNDANT LIFE

MICHAEL MASTERSON



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*To Stephen Covey and Dale Carnegie, who helped
me learn the art and science of prioritization,
planning, organization, and getting things done.*

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Introduction

HOW TO LIVE YOUR ABUNDANT LIFE STARTING TODAY

We all want better lives, but too few of us are willing to make the changes necessary to have them.

Take my old friend Joe S., for example. Every time I see him—which is not very often these days—he complains about his (a) wife, (b) job, (c) kids, (d) body, and (e) friends. Usually he manages to complain about all those topics before he finishes a single beer. In the past I used to encourage him to change.

“Go to a marriage counselor,” I suggested.

“They don’t do anything,” he assured me.

“Then get a divorce.”

“It’s cheaper to keep her.”

All our early conversations went that way. Then I stopped making suggestions. Nowadays, when we meet, I have one beer and then get going.

Joe is an extreme example. He says he wants to change, but he doesn’t really. He prefers to keep doing what he’s always done. To lead a miserable life and waste his spare time complaining about it.

Joe is stuck. So is John K., a UK-based electrical engineer who had been reading my daily e-letter *Early to Rise (ETR)* for about three months when he wrote me. John said that

although he regularly found “excellent” ideas in *ETR*, he couldn’t get started. His problem: He “lacked motivation.”

As an educated man, John could “recognize the opportunities present in . . . real estate, import/export, online, etc.,” but couldn’t get started on any of them unless he was “absolutely, 100 percent sure” that he would be successful.

He recognized that he was disabled by a fear of failing. But knowing you have an emotional problem doesn’t mean you can solve it. “How can I get by this obstacle?” he wanted to know.

This is a book for people like John. People who want to improve their lives, but—for whatever reason—find they have been unable to do so.

HOW GOOD IS YOUR LIFE? TAKE THIS TEST AND FIND OUT

One of my favorite maxims is this: The quality of your working life can be determined by answering three very simple questions:

1. What will you do?
2. With whom?
3. Where?

I like the simplicity of that. And it makes sense. The amount of joy you have every day depends so much on making three wise selections:

1. The career you choose.
2. The business associates you choose.
3. The place you choose.

Chances are you’ve already made those three choices. You may have made them without much thought or made

them passively by not choosing. But you are living with your choices.

Before we do another thing—and there are all sorts of wonderful things I'd like to do together in this book—let's review the decisions you've made.

Take the following three-part test. Then see what I have to say about your score.

What You Do . . . Your Career

Rate your business or career by assigning a number between 1 and 10 for each of the following questions. A 10 means it describes your business perfectly. A 1 means it doesn't apply at all to your business.

If you are an entrepreneur or professional, use this set of questions:

___ It is difficult to knock off because it has a unique selling proposition.

___ It is scalable: It can grow much bigger without my doing much more work.

___ It has a low overhead with low rents and no requirement for large capital investments.

___ It can be marketed well through the Internet and can take advantage of full direct marketing.

___ It has little or no inventory.

___ It is subject to few government regulations.

___ It is cash-flow positive. It can fund its growth through its own cash flow.

___ It has minimal labor requirements: It takes no more than four employees to generate \$1 million in revenues.

___ It has an unlimited capacity to create wealth for me.

___ It challenges me fully—creatively, intellectually, emotionally.

If you are an employee, use this set of questions:

___ It takes advantage of my skills.

___ It challenges my logical brain fully.

___ It challenges my creative brain fully.

___ It meshes well with my lifestyle.

___ It surrounds me with interesting, intelligent people.

___ It gives me the opportunity to excel and advance.

___ It encourages independent thinking.

___ It offers mentoring.

___ It gives me a chance to learn new skills.

___ It makes honesty and providing value to customers a top priority.

**WITH WHOM YOU DO IT . . . YOUR PARTNERS,
VENDORS, AND MAIN CLIENTS**

Rate your business associates by assigning a number between 1 and 10 for each of the following questions. A 10 means it describes your business associates perfectly. A 1 means it doesn't apply at all to your business associates.

___ Share my value system.

- ___ Appreciate my strengths.
- ___ Forgive my weaknesses.
- ___ Make business deals beneficial to all parties.
- ___ Share my ideas about what is right and wrong.
- ___ Bring skills I don't have to the table.
- ___ Are willing to talk through disagreements or misunderstandings.
- ___ Do not exhibit bad behavior, such as verbal abuse of colleagues.
- ___ Aren't prone to endless planning and preparation.
- ___ Embrace new technology and techniques.

Now rate your key employees:

- ___ Share my value system.
- ___ Are productive and hardworking.
- ___ Bring skills I don't have to the table.
- ___ Support my business goals.
- ___ Treat everyone, including competitors, with respect.
- ___ Trust my judgment.
- ___ Follow directions and advice.
- ___ Are receptive to change.
- ___ Do not panic at the first sign of defeat.
- ___ Are always willing to learn . . . and teach.

**WHERE YOU DO IT . . . THE PLACE YOU LIVE
AND WORK**

Rate the location where you live and work by assigning a number between 1 and 10 for each of the following questions. A 10 means it describes your location perfectly. A 1 means it doesn't apply at all to your location.

__ Has my perfect climate.

__ Has the physical qualities I love: mountains, seaside, etc.

__ Has the population density I like: urban, suburban, rural.

__ Has more than enough cultural/recreational activities for me.

__ Allows me to enjoy a full life without a lot of traveling.

__ Allows me to have a short commute to work.

__ Has a comfortable, safe, and productive office environment.

__ Has plenty of windows or an outdoor area.

__ Has amenities such as gyms and restaurants close by for after work.

__ Is well equipped, allowing me to do my job to the best of my abilities.

HOW TO SCORE

Each category has a total score of 100 (10 career questions times 10 points each; 10 business associate questions times 10 points each; and 10 location questions times 10 points each). Tabulate your scores and compare them to my notes:

- **90 to 100:** Congratulations! You have what you need. Improving your life in this category will be just a

matter of tweaking the levers.

- **70 to 90:** You have accomplished a great deal. More than most people. But you can enjoy a better life in this category. Our master plan process will give you what you need to make the changes you want.
- **50 to 70:** Your life is better than most. (Most people rate their lives at between 40 and 50.) But you have a lot of room to improve. You need to master plan a new and better life.
- **Below 50:** You have made some bad choices. You may have to make some better ones.

Don't worry if your scores are lower than you hoped. Everything can be improved very quickly if you have the willingness to change. In this book, we'll talk about how you can have your best life possible.

OBSTACLES TO ACHIEVEMENT: WHY YOU CAN'T GET STARTED

John says he believes part of his problem is that he is not absolutely, 100 percent sure that if he starts working on some specific opportunity, he will be successful. How does he get past this obstacle?

Life takes on meaning when you become motivated, set goals, and charge after them in an unstoppable manner.

—Les Brown

The single biggest reason that people fail in life is that they *never take effective action*. Poverty is a problem, but not an insurmountable one. Countless successful men and

women began their lives in poverty. Ignorance is a problem too, but that can be overcome by anyone willing to learn. Indecision and fear (of failure or success) are common obstacles to success. But all of these obstacles can be overcome, easily, by the individual who makes a commitment to take action, to figure out where he wants to go, and then to set one foot in front of the other in that direction.

Inaction is John's problem—not the fear that he will work on some opportunity that doesn't materialize!

Successful people don't sit around waiting for everything to be "100 percent" right or to be "absolutely sure" they will succeed. They assess the odds. And if the odds are reasonably good, they strike out boldly and energetically. They don't need absolute assurance, because they realize life doesn't provide any.

The cost of failure, successful people know from experience, is very modest compared to the cost of inaction. Failure means you are smarter the next time. Inaction means there is no next time. There is only a lifetime of unhappiness—first of worry and then of regret.

John is living in a world of worry now. If he doesn't take action soon, he will settle into a retirement of regret.

My rule is *Ready, Fire, Aim*. I have written about it many times in *ETR*, and it is the title of one of my books. As I explain in Chapter 17 of the book:

Ready, Fire, Aim means disregarding most of the obstacles and detours that waylay others. It means finding and following the fastest path to any objective you set for yourself, so that time and all the problems time brings with it don't defeat you. *Ready, Fire, Aim* achieves more in less time, because it puts the correct value on *action*. It is also a realistic approach, because

it acknowledges human imperfection and failure in an intelligent way. In effect, *Ready, Fire, Aim* is a way of increasing the success you have in just about anything.

Key to understanding the *Ready, Fire, Aim* approach is the principle of *accelerated failure*. The principle of accelerated failure rests on the recognition that we learn the most—in any enterprise—by making mistakes along the way. The faster we learn the critical mistakes, the sooner we acquire the knowledge we need to succeed. In other words, don't fear failure . . . seek it out!

John recognizes that *any* of the opportunities regularly discussed in *ETR*—real estate, information publishing, Internet marketing, and so forth—can be viable avenues for financial success . . . *no matter what the economy is doing*. That being the case, what is he waiting for? He's not going to increase his odds by waiting and worrying. The sooner he gets going, the faster he will make the mistakes he needs to make in order to succeed.

I am very sympathetic to John. You may be stuck in the same place. His problem is exacerbated by his intelligence. Smart people are good at worrying. They are adept at conjuring up reasons to fear failure and delay action. They are the victims of their own IQs.

John has to compensate for this by making a greater effort to ignore his worries and put himself into motion. It really doesn't matter which opportunity he chooses. He knows he is resourceful enough to succeed at whatever he does. All he has to do is get going. Put one foot in front of the other and start to move.

I am going to make that process easy—not just for John but for you, too, if you are in his shoes. I'm going to tell you what you need to do today. And then I'm going to tell you

what you have to do if you want to become successful—and not just financially, but in every area of your life.

Ready? This is what you have to do today: Fill out the following pledge.

Okay, Michael. I am with you. I have committed to creating a master plan that I can use to succeed this year. I commit to following that plan without question or complaint. I further commit to keeping a journal on my progress and investing the time and money needed to achieve my goals. At the end of the year, I promise I will write to you and explain exactly what I have accomplished.

I hereby pledge

Name

Date

That's it! Do it now!

I can't offer you an "absolute, 100 percent guarantee" . . . but if you are willing to take my advice and follow the master plan outlined in this book, I am willing to guarantee—99 percent—that this time next year you will be well on your way to health, wealth, wisdom, and happiness.

Is that good enough for you? If so, let's get started!

Part One

YOUR MASTER PLAN FOR AN ABUNDANT LIFE

WHAT DOES IT REALLY TAKE TO CHANGE YOUR LIFE?

I was 13 when I first heard the word “underachiever.” Mrs. Grove, my ninth-grade English teacher, used it to describe a student who had, in her opinion, failed to work to his potential. The student? Yours truly.

“Mr. Masterson,” she announced to the class, “is the classic example of an underachiever. He doesn’t complete his work assignments. He shows up late for class and then wastes his time daydreaming. As a result, he produces C work. From a child with modest potential, I would be happy with mediocre results. In his case, I am very disappointed.”

I was not surprised at the assessment. It was accurate. I couldn’t deny it. The female maturation process held my interest at that time. That and football. And goofing around with my friends. And just about anything else but schoolwork.

I wasn’t a good reader. And I couldn’t sit still during class. Much later I discovered that I was suffering from a combination of dyslexia and what is now called “attention deficit disorder.” But neither Mrs. Grove nor I knew about such things then. As far as she was concerned, I was a perennial slacker. I shared her opinion.

The irony of commitment is that it's deeply liberating—in work, in play, in love.

—Anne Morriss

At least once a year, however, I promised myself that I would “turn over a new leaf.” I sensed, as Mrs. Grove did, that I was not as dumb as my grades suggested. And I felt, deep down in my bones, that eventually I’d make a success of myself.

But before I could be successful, I had to change something very fundamental about myself. And that change began at the end of my senior year, when I woke up one day and realized I was disgusted with myself.

I was tired of being the perennial screw-up. I was sick of getting lousy grades and playing the fool in class. I wanted to become the person Mrs. Grove thought I should be. But it seemed to be too late. There was only a month to go before graduation, and it was obviously impossible to rectify four years of poor performance in so short a time.

Since my grades were mediocre, I had no chance of getting a college scholarship. And since my parents couldn’t afford to help me with tuition, I had no choice but to attend a local community college. The community college was happy to take my \$400 a year, and would be equally happy to give me the Cs I had been earning in high school. But I wasn’t willing to live that life any longer.

I realized that, oddly enough, my lack of success was a benefit in disguise. I was about to put myself in an academic environment where mediocrity held sway—where I would be competing with other high-school screw-ups just like me.

What if I used the remaining time I had in high school to prepare for a new and better life in college? What if I directed my energy toward developing skills and habits that would help me succeed over the next four years?

And that's exactly what I did. The Saturday after I made my big decision to change, I drove my 1956 Bel Air to Nassau Community College in Hempstead, New York. I gathered together everything I could about the school and the curriculum I was going to be involved in. I brought it all back home with me and spent the rest of the weekend carefully reading every pamphlet and brochure.

I was doing something I had never done in school: getting ahead of my competition by planning my success. In the next few weeks, I became a minor expert in that little college. I knew every course they offered, every major they offered, and every teacher who'd be teaching freshmen that year.

Taking the initiative to plan my success gave me a very positive feeling. I could actually feel myself changing. I was becoming—even before I began—a serious and committed student.

I realized that I would be starting college as a brand-new person. None of my teachers would have heard about my high-school antics, and none of my fellow students would be expecting me to be the class clown.

Starting college without the bad reputation I had established in high school was like a gift from the academic gods. I could walk into my new classes as an interested, enthusiastic student who was there to succeed.

And that's what happened. I showed up for classes in September on time, prepared with the required texts. I sat in the front row and raised my hand whenever the teacher asked questions. I did my homework assignments and spent

my spare time studying. Between attending classes, studying, and running a house-painting business on the side, I worked 16 hours a day, seven days a week.

By the end of the first semester, I had the reputation of being an A student. Throughout the rest of my college and graduate-school career, I never retrenched.

I sometimes think about what would have happened to me if I hadn't finally become disgusted with myself. Or if I had failed to make those preparations that allowed me to turn over a new leaf.

It's highly likely I would be grinding out a living somewhere, working a job I didn't like, struggling to pay my bills and making futile resolutions—knowing I'd live out my life as a habitual underachiever.

The difference for me was the simple realization that if I didn't change myself, my life wouldn't change—not then or ever. I had wasted my high school years making promises I never truly meant to keep. But I was tired of doing that.

Thinking back, I can see that there were several factors that allowed me to change in a serious and committed way:

1. I had bottomed out emotionally. I had finally reached a point where I truly detested myself for not achieving what I felt was my potential.
2. I made a decision to change completely—to go from being a C student to the top of my class.
3. I recognized that I would have to change not just my work habits but the way I thought about myself. I would have to “become” the A student I wanted to be.
4. And last, but not least, I took action immediately. I didn't wait till September to make the change. I started right away by *preparing myself to succeed* during my final months of high school.

Have you made resolutions that you've failed to keep? Held dreams of success and happiness that you've failed to fulfill? Do you sometimes feel that, however much you've done, you are still, in part, an underachiever?

If so, there is good news. Your past behavior has no bearing on your future work habits. If you can change the way you work—even just a little—you can change the way you live.

Most people reading this will think, “I don't need another motivational speech. What I need is a change of luck.”

I'm here to say that luck had nothing to do with the change in my life. And it needn't have anything to do with whatever changes you would like to make in yours. Had I waited for luck to come to me, I might be waiting still. My life changed when I got fed up and started planning my success.

You, too, can change your life if you are:

- Dissatisfied with the lack of success you've had so far.
- Willing to make a big change—and not just a minor adjustment.
- Prepared to start working differently and thinking about yourself as a different kind of person.
- Willing to start now by preparing yourself to succeed.

REINVENT YOUR LIFE WITH A PROVEN PLAN FOR SUCCESS

Here's your challenge: a car race from New York City to Las Vegas. If you get there within a certain amount of time, you win millions of dollars and a completely new and better lifestyle.