

Get Anything You Want

By

Albert Yang

Thanks

There are too numerous a number of people I need to thank, but I would like to point out a few that have played so vital a role that without them, all that I know would not be as it is today. Napoleon Hill, Jim Rohn, Bob Proctor, Earl Schoff, James Allen, George Clason, John Cummuta, David Bach, Nightingale-Conant, Sun Tzu, Niccolo Machiavelli, Ayn Rand, David Allen, and many more that have influenced my life directly or indirectly. Thank you all for the great lessons. None I have met in real life, but all have sat in my living room, teaching me the finer points of pursuit of my goals in life either through the great writings or through my mp3 player via audio books. May I repay everything by paying it forward. None of these words are my own, nor do I claim them to be, but I hope that I do those who have taught me, great justice in my collection and summary of them.

Dedication

This book is dedicated to the people who have asked the simple question like I did, "How does a person go about getting everything they want in life? If there were a super condensed version of life's instruction manual, what would it look like?" I found various books, all of which gave a glimpse of the puzzle. But was there a book that filled in almost all the missing pieces? If there was, I couldn't find one. So I decided to write it! So here is a book to all who will give me 10 minutes of their time, as I answer for you, what has taken me many years and thousands of books to answer.

Copyright

This copyright belongs to Albert Yang ©2008. No part of this electronic book (eBook) may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, for a fee; without the prior permission of Albert Yang. This book (eBook) however, can be given away for free, but only in whole in its entirety, without alteration (format conversions notwithstanding).

Conditions on Translations:

Any translation of this book, must contain the exact same copyright as the original. The copyright of the translation will be owned by the translator or the grantor of the translator, but the book must be translated in whole and not only in part; and the translated copy must be freely distributable without fee in its entirety.

Any infringement of rights will result in appropriate legal action.

It is the goal of the author that this material be provided without modification, for free; but to also make certain that this knowledge is given away freely without cost to all who seek it. It is the spirit of the copyright that is important to the author.

Table of Contents

Thanks.....	2
Dedication	3
Copyright	4
How to get anything you want	6
Desire	7
Definiteness of Purpose	8
Definition ~ What does "Done" look like?.....	9
What is the next action?	11
Pay yourself first, 1/10 th of your money	12
Compound Interest	13
Know thy enemy, list your expenses	14
Buy your house.....	15
No Debt.....	17
Know the numbers	18
Never gamble	19
Learn to get paid more	20
Parkinson's Law	21
Give, then give some more.....	23
Think like a free man and be free, think like a rich man and be rich	25
Summary	26

How to get anything you want

Napoleon Hill; he has probably made more millionaires than anybody else. I have read his book "Think and Grow Rich" over 50+ times. It is a gem no doubt, and one that will continue to be for years to come. He gives a formula for what he believes to be, the Carnegie secret to wealth. Now I am going to give you my variant of it. This book is pragmatic in nature, and not a treatise. If it is your desire to learn more, then read from the authors I have listed above. This book is meant to be an instruction manual.

Desire

Getting anything you want, begins with the *DESIRE* for it. A "burning desire" as Napoleon Hill says. I agree with him, a burning desire is the first requirement for getting anything you want. Do you want it? This is the basis then of the concept of Law of Attraction. If you want it, it will come, if you don't want it, it will flee from you. This is the basis and beginning of getting what you want. It is the spark in which the inferno of success will depend upon later on.

Definiteness of Purpose

When you were young, and your parents told you to brush your teeth, why were you unhappy about it? Probably because the lack of definiteness of purpose. The lack of understanding behind what the real purpose is to an action, condemns an action to almost guaranteed failure. Basically, if you don't know *WHY* you are doing it, you really need to find out, or not do it at all. Some people say, "I want a million dollars." OK, why? If you couldn't tell me the reasons why, you will never attain it. If you can tell me why, when the going gets tough, you will have a reason to keep on, keeping on. When faced with eminent failure, adversity is only overcome due to a strong backing of definiteness of purpose. Failure is an option only for those without a definiteness of purpose.

Definition ~ What does “Done” look like?

Visualization. Your mind cannot tell the difference between a well visualized item, and reality. So if you visualize yourself as a rich person, your mind cannot differentiate it from the real thing. The problem however, is the fact that most of us have no idea how to properly visualize what we want. This I believe; is a critical part that was left out of Napoleon Hill’s book. So I will give you a short formula for how to visualize a thing and bring it into reality. This is done by ridiculously defining an item down to its minutia. I will detail in summary, how I do it as taught to me by Earl Schoff with minor additions from me.

- I Take out a clean white sheet of paper, and write on the top, the item you want. Write only one item per page and only on one side.
- I Below the item, list every detail you can possibly think of, regardless how ridiculously small in detail it is. The more ridiculous and meticulous the detail, the better.
- I Number the items.
- I Look at the list and then close your eyes, and try to visualize and list (from memory) every item you have written down.
- I Do not move on to the next item, until you can visualize it clearly. Go down the list doing this from memory until you can do the entire list without mistake from memory.
- I When you are able to do so, write that day’s date on the bottom of it.
- I Then fold it in half, write the words “Thank You!” on the outside of it, and put it away. This is the law of acceptance, it is on its way to you, and you are on your way to it.

You may (and should) repeat this exercise with anything and everything you want.

The next time something you see, touch, hear, smell, taste or think about; triggers the item you want, go ahead and in your mind, say “Thank You”, and don’t even give it another thought. This is the

world telling you that it is on its way to you. The world can only speak to you through visualizations, and not through words, and this is its way of saying, it has not forgotten your request it is on its way. Don't question it, don't ask when it will come or how it will come, just hold the detailed visualization in your head, say "Thank You", and move on.

As the Bible and the song says, "To every thing there is a season, and a time to every purpose under the heaven." (Ecclesiastes 3:1) It will come to you, in its own time, and in its own way. Keep the faith and it will come like a thief in the night, when you least expect it.

Only that which you can perfectly visualize, can you obtain. But only that which you can perfectly *DEFINE*, can you visualize. Thank you David Allen, for teaching me that only when you can define what "done" looks like, can you ever actually get off the treadmill of life, and onto the path of life. If you cannot or have not done this exercise, don't be surprised that nothing you have ever wanted in life will ever come true.

Don't believe me? Next time you are in a meeting, take a look at how much gets done when you have not defined what the outcome should look like or the actual purpose of the meeting. When you don't know what "done" looks like, and you don't have a reason for the meeting, the meeting will be pointless, unproductive, and by Parkinson's Law, will have taken up all your available time.

What is the next action?

"Action is the real measure of intelligence." (Napoleon Hill)

To get to where you want to go, you need to know 3 basic items:

1. Where is it that I want to go (the destination clearly defined)
2. Where I am now (Your current location clearly defined)
3. What is my next step that will move me closer to the destination

This seems so simple, yet most of us fail to do so. Can you define what you want? If you can't, you haven't done the Definition exercise above. Once you have, can you list the next action item that will bring you one step closer to your desired goal? If not, you are not thinking hard enough; remember, this is a call to action, and so you will need to simply finish a sentence that goes something like this:

I need to _____ next.

The first word will be a verb, such as (call, read, ask, find etc..) and the second will be a noun to perform that action on. (call Bob, read Think and Grow Rich, ask Fred, find this author, etc..). That's it. Define the next action, no matter how minute, that will get you closer to your desired goal. As David Allen says, if something is clearly defined, what the next action *should be*; should be definable within 10 seconds.

When you visualize, you draw up the treasure map of what you want, and where that treasure is located. When you define what the next action is, you plot the course between you and your treasure, and begin to move toward it.

If you do everything I have listed above, you will be well on your way to getting anything you want. Is it really that simple? Yes.

Pay yourself first, 1/10th of your money

This is straight out of "The Richest Man in Babylon", a book that should be given to every child at the age of 10. Save 1/10th of your money, and never spend that, and you will not have to worry about your retirement. The reason is clear, as Clason puts it, build for yourself an army of golden slaves to work for you, so that they may earn and their children and their children's children may also earn for you. But it all begins with paying yourself FIRST, at least 1/10th of your earnings. Gold finds its way into the purses of those who know how to save it.

You should always save a certain PERCENTAGE, instead of a certain amount. The reason for this is, as your income grows, so does your savings when you are saving a percentage of your income. This however is not so if you save a fixed amount. Also, saving a certain percentage will help you defeat Parkinson's Law. Riches begin with saving a portion of all that you earn.

In our present day and age, as David Bach's book "The Automatic Millionaire" says, it is quite easy to do this. You can ask your employer or your bank to divert a fixed percentage of your paycheck to another account, be it a savings or an investment account. This can all be done for you automatically, without your intervention. This is the basis of Mr. Bach's book, and I wholeheartedly agree. Out of sight, out of mind. You will never even miss the money that has been diverted to your savings or investment. Again, make sure you do this as a percentage instead of a fix amount so as your income grows, so shall your savings... automatically.

Compound Interest

"I don't know what the seven wonders of the world are, but I know the eighth is compound interest." (Barron Rothchild)

Doesn't that just summarize it all? If you don't know what compound interest is, you are in trouble. My goal in this book is not to teach it to you, but to alert you to the fact that after you have saved money, you need to learn about ways you can COMPOUND your money, and let it earn for you. Let your money work for you, instead of you working for your money and you shall find the latter of your years to be easier than the former. Be on the wrong side of compound interest by getting into debt and it will kill you. Understand that compound interest can buildeth a man in a hurry, but compound interest can also breaketh a man in a hurry.

Know thy enemy, list your expenses

Sun Tzu advises us to know thy enemy, and I advise the same here. Who is the enemy? The enemy is never the items we can see, but rather the ones which lurk in the shadows, away from prying eyes and cunning minds. The enemy, is **EXPENSES**. Most people are a slave to their expenses and debt for one reason; because they don't know how much they have! At the end of the month, most have little to no money left, but are scratching their heads trying to figure out where all the money went. One thing my wife and I do that has transformed our lives is the fact that every evening, we list our expenses in a simple spreadsheet. It takes about 1 minute per evening, and has allowed us to cut out expenses which we initially thought were necessities, but were not. If you are not willing to dedicate 1 minute per evening to knowing and understanding your enemy, then you have lost the war before it ever began.

David Bach introduces a concept called "The Latte Factor" in which he talks about how a simple small expense, compounded over years, becomes an expense in the millions! This reinforces the concept of listing out your expenses. Do you know what is eating your budget? To slay a dragon, you must know what the dragon looks like.

Buy your house

You will have to live somewhere no matter how rich or poor you are. So your domicile will forever be an expense that you have to incur. That being the case, you should try to convert it to the lowest possible expense it can be; and you do that by paying it off. The average home owner is over 33x richer at point of retirement than the average renter. That's because mortgage payments go towards reduction in a loan until a house is paid off. When you rent, the same thing happens as well, except you are **NOT** the beneficiary of the house being paid off.

Paying off your house is one of the best things you can do to obtain peace of mind. Understand the basics of how math (and specifically compound interest) applies to your house. For example, if you have a mortgage that is 7% for 30 years, every dollar you pay against it is a guarantee of 7% FOR 30 YEARS! A lot of people think they can beat this by investing in the stock market or the like. Maybe you can, but can you guarantee that for 30 years?? If your child is one year old, and you are trying to save for his/her college, my advice is to not even save a dollar at all; and instead, take every dollar and put it towards the house.

You will probably find that you cut years and years off your mortgage, and when you have paid off your house, then the old mortgage plus the extra savings can all be thrown against Junior's college. You will find that generally the math for that works much better, you will probably be able to pay off the house in 11 years, and still have an extra 7 years of unfettered savings for college.

Also, understand why most people who retire still don't own their own homes. First, it is not a priority for them (they say it is, but never bother to do the math for it). Second, the average family moves every 7~8 years into (generally) a bigger home. What happens is, the family buys a home, takes out a 30 year mortgage,

and then pays 20% of it off in 7 years. Then they move to a bigger house, and then START OVER, with another 30 year mortgage. After 7 more years, they have paid off another 20% but move again, and (yep, you guessed it) START OVER again with another 30 year mortgage. After 21 years, they have owned 20 percent of 3 houses, but only own really 20% of their current house, not 60% of a house. It is this perpetual movement forward that kills the retirement, and renders most families without a house that is free and clear when they retire.

The way to do it is this: If I live in house A, and pay off 7 years of a 30 year mortgage, can I afford to move into house B, while taking only a 23 year mortgage? If I cannot, then I should not move into house B. The key to defeating this vicious cycle is to NEVER reset your mortgage payment length, and to throw every available dollar against it. When you do this, you will neutralize the compound interest that is against you, and you will also save hundreds of thousands of dollars and buy safety and security all at the same time.

A man is not a man; until there is a house that he may call his castle. A woman is not a woman; until she has a place she may call her home. And neither a man nor a woman can say anything about their house, until they are the masters of it, and own it outright and unencumbered.

Never buy more home than you can comfortably afford, and without dipping into the 1/10th you are saving.

No Debt

If you are spending more than you earn, you have dug your own grave. The more debt you have, the deeper the grave. The secret? Don't get into debt in the first place! Spending money you cannot afford puts you on the **WRONG** side of compound interest. So now, instead of every dollar **NOT** making money for you, every dollar is generating a greater debt for you. The only exception I would make for this, is a house. But when you own a house, pay it off as quickly as possible.

Know the numbers

"The Lottery is a tax on those who never took statistics."
(Anonymous)

For some reason, people hate math. Especially Americans! I have no idea why, but it is ESSENTIAL that you brush up on your math skills. If you had a 30 year mortgage, and your house loan was \$200,000, by paying an extra \$1000 a month, you can reduce that down to less than 11 years! It is never the big things in life that make or break us, but the little things in life. Did you save 10% of everything you made? Did you let it compound? Do you buy new cars or 2nd hand cars? Do you know the difference it will make on your life if your investments returned 10% a year instead of 7%? How often will that double? At current rate, how much money will you have from just your investments when you retire? All these are questions you should be able to answer, and be able to answer them with ease. If you were never good at math, I HIGHLY suggest you go to your local community college, and take some math classes.

Yes, I understand your hatred for math, but ask yourself this, is learning some math worth it to retire wealthy and well? If not, then please don't ask why you are not rich. "Men are anxious to improve their circumstances, but are unwilling to improve themselves. They therefore remain bound." (James Allen)

Never gamble

I'm going to let you in on a little secret. People gamble because they have no clue about math. If you just read the page above, you will notice that I advocate learning the math. So let's see why from a math point of view, we should never gamble.

Suppose you have \$100, and you go to the roulette table. There are 38 numbers, so you have a 1 in 38 chance of getting the number right. But they pay only 36:1 when you are right. That means, the house has a fixed advantage of 5.26% (2 divided by 38).

So it goes something like this. After betting \$100, you can reasonably expect to get \$94 back. Another round goes by, and you've lost 5.26% again. Like a bad paper cut that won't stop bleeding, it goes down down down until eventually, you are out of money. You cannot win at gambling long term, because the odds are stacked ridiculously against you. This is called "expectancy", and way beyond the scope of this paper, it is something you need to be intimately familiar with.

But perhaps the most important part about gambling is that it not only hurts you and your finances, but it will ruin the lives of all those around you. I have friends who are good enough of friends that if I were ever to start gambling, they would chop off my arms, even if they had to go to jail for it. That is how seriously we take gambling.

Some people say, "But gambling is so addictive!". Not really, only to those who have no idea about gambling. If the house takes 5.26% from you every time you bet, how addictive is that? If you are addicted to giving money away, I highly recommend charity, not the gambling tables.

Learn to get paid more

Jim Rohn said, "You are paid when you add value to either the market, or yourself." If you want to earn more, you've got to learn more. But I believe that James Allen said it best. "Men are anxious to improve their circumstances, but are unwilling to improve themselves; they therefore remain bound." It is the gift to the learning man that he earn more, and it is the gift to the lazy man that the fool and his money are soon parted.

It always strikes me as crazy that a woman might spend hundreds or thousands of dollars on something as immaterial as a purse, or a man spend thousands on a computer or stereo system; yet neither are willing to spend a few hundred dollars on self-investment. Only the fool invests in material things over investing in their own knowledge.

I went to a seminar once that taught people how to be rich. The seminar speaker went on stage, and asked a simple question: "How many of you are poor?" Nobody raised their hands.

Did you miss that? Let me explain. The rich are forever investing in their own education on how to be richer; and the poor don't see any value in those classes. That is why, the rich get richer, and the poor get poorer.

The difference is not what kind of spoon they were both born with in their mouths; but their attitudes towards self-improvement. The rich knows the best investment is in them self; that is why they are rich. The poor do not know this; that is why they are poor.

Parkinson's Law

It was incredible for me to find out, that there was ONE SINGULAR REASON that almost 96% of all people on the face of the earth will be poor when they retire. What kind of amazing force was this; that could smite and oppress the populations of the world?

The answer: Parkinson's Law; specifically, Parkinson's Law of Finance.

Parkinson's Law states that: "Work expands so as to fill the time available for its completion."

The more generalized version is that "The demand upon a resource always expands to match the supply of the resource."

Parkinson's Law of Finance:

"Expenses expand so as to fill available income."

This single sentence is so powerful that it will put you into poverty when you retire, or will extract you from the depth of poverty into the arms of prosperity when you understand it. The man who makes \$40,000 a year, says to himself "Oh if I were just to make \$100,000 a year, I would be so rich!" Little does he know that when his income gets to \$100,000 a year, so will his expenses! What then is the solution to all this? We've actually covered this before! The way to defeat Parkinson's Law is to save a percentage of your income, the more the better but never less than 1/10th.

Those who do not understand this law shall wallow in poverty and debt because of it. But understand that like a sick game that never ends, you have to remain forever vigilant in your fight against Parkinson's Law. Write it out on a piece of paper, and stick it somewhere you can see it everyday. Stick it in the bathroom; stick it on the front door. Remind yourself everyday, that your happiness in

retirement (regardless of how rich you are now!!) hangs in your daily defeat of Parkinson's Law.

Even rich men are reduced to poor men, because of Parkinson's Law. Pick up a newspaper and read about the singers and actors who were filthy rich but are now bankrupt. They are victims of Parkinson's Law. I cannot even begin to stress how critical the understanding of this law is.

Give, then give some more

"Giving is better than receiving because it starts the receiving process." (Jim Rohn)

It seems so strange that giving would yield vast fortunes; this is quite counter-intuitive unless you delve deeper into the reasons why giving is superior to receiving.

This was something that had always perplexed me, and while advocated by the greats of the world, I still couldn't figure out why giving was great and necessary, until I listened to a man named James Arthur Ray.

Giving has to do with your psyche, when you hoard and not give, you are telling yourself, "There isn't enough to go around, so I must hoard all that I can." Look at all the eating contests, you'll be amazed by the fact that while a lot of fat people compete, they are almost always won by a skinny guy! Do you have friends who eat like a horse and never gain weight? It's the same reason! Their body does not calorie hoard, because they don't need to! That is why, those who go on a diet, after they get off the diet, are fatter than they were before they started! The body thinks, "Oh my gosh, I don't know when the next meal will be so I better just hoard as much calories as I can."

When you decide to give, you are telling yourself and the rest of the world, don't worry, money comes to me quickly and easily in exceeding amounts; there is plenty out there and my cup runneth over.

Now please don't mistaken "giving" with "squandering", there is quite a difference. Giving is when you see a need, a need you can fulfill with your ability, time, or money. Squandering is wasteful spending on useless items that bear no fruit. How do you differentiate giving vs. squandering? You shall know it by its fruit!

When you give, it feels good for a LONG time, and what you give and plant, that giving yields a return hundreds and thousands of folds. When you squander, very little is helped, and there is usually little or nothing to show for it.

As Jim Rohn said, giving starts the receiving process, and so give.

Rich people have always given quite a bit and generously. The richest man in the world at the time of this writing (Bill Gates) also has the largest private charity fund in the world. Coincidence? Some will say, they give because they can afford to give. But which is the cart, and which is the horse? Do they give because they can, or they can because they give? When you ask them, they will say, they can give, because they had the spirit of giving in the first place.

Think like a free man and be free, think like a rich man and be rich

So the question is, what does a rich man think about all day long? Well, he thinks about... being rich! That seems so silly on the surface, but just think about it. Joe Smith who is deeply in debt; does he think about debt, or does he think about riches? John Doe, who is filthy rich, does he think about debt or does he think about riches? Think about riches, and riches flow to and towards you; think about poverty and poverty flows to and towards you. You are what you think about. As James Allen puts it, "As a man thinketh in his heart so is he" and also that "A man is literally what he thinks, his character being the complete sum of all his thoughts." This is the essence of how to be rich. Think like a king and you are the king of your future and fortunes; think like a slave, and you are a slave to everybody.

Summary

Have a burning desire to truly obtain that which you want.

Have definiteness of purpose in why you want, what you want.

Go ahead and define down to the minutia, what the exact thing you want looks like, and go ahead and list the next action you have to take and then do it.

Understand that wealth begins when you realize that 1/10th of all that you earn is yours to keep, and pay yourself FIRST.

Understand that if you do not know where your money goes because you do not list your expenses, you will never get a hold of your finances.

Understand that having and owning a home is a necessity, and paying it off as quickly as possible, is a smart thing to do.

Understand how compound interest can help you become rich or hurt you (i.e debt) when you are on the wrong side of it.

Don't ever get into personal debt except maybe for a home.

Invest some time in math. Money does not fall from the sky, but the fool who does not know math and his money, are soon parted.

Do not gamble. Never make a large investment when you do not have reasonable assurance that your expectancy is positive, and that the odds are in your favor.

Understand that the best investment you can every make is the perpetual education of yourself.

Understand that your future will be bright only by the vigilant and daily defeat of Parkinson's Law; because regardless of your income, your expenses will grow to consume it all if you are not careful.

Giving starts the receiving process; and giving is how you shed the thinking that there is always lack and you need to hoard in order for you to prosper. The truth is, there is plenty for all, and ever seed you plant by giving, yields fruits of unimaginable size. When you give a seed, you will be the reason a forest exists.

Think like a king and be a king; think like a slave and be a slave. Think like a free man and be free; think like a rich man and be rich. You are what you think about all the time.

"The soul attracts that which it secretly harbors; that which it loves, and also that which it fears", "for you will always gravitate toward that which you secretly most love." (James Allen)

It is my hope that this book has brought hope, joy, peace, and happiness as well as wealth and prosperity to you.

Please come visit my website where I occasionally put up additional free ebooks to download. <http://www.priceactionforex.com>

Thank you.