

More Time. More Freedom.
More Joy. More Fun.

The “Fantastic Lifestyle” Guide



Oli Hille

The World's #1 Lifestyle Guru

Table of Contents

Who is Oli Hille?	1
Why am I Sharing my Lifestyle Secrets?	4
Obstacles to Achieving your Dreams	7
Why Celebrities Listen to What I Say	9
More Money	11
More Time	12
Passive Income	14
Goals	16
Gifts and Abilities	18
Peers and Peer Groups	20
Finding Your Soul Mate	21
Understanding Real Assets	23
Want More Money? Cut Your Expenses!	25
Continual Self Improvement	26
Using the Internet for Business and Influence	27
Social Media for Business and Influence	28
Disconnect Your TV	31
You Only Have One Chance to be You	33
Live to Serve	35
Act The Future You	37
Overcoming Fear	39
Live Stress Free	41
The Great Thing About Failure	43
Determination Diligence and Perseverance	45
Limiting Beliefs	47
Words and Self Talk	49
Create Your Day	52
True Balance	53
You have to have a “Purpose” and a “Why”	54

Exercise and Diet	56
Saying “No”	58
Age Is No Barrier!	59
Just Three	61
Three Tips on Making Money	63
Three Tips for a Better Lifestyle	65
Retirement	67
Before You Die Read This	69
More Money. More Time. More Fun. Less Work.	71
The Main Event	71

Book Reviews

Midwest Book Review (USA) – “Must have book of the century.”

Creating the Perfect Lifestyle is the **must have book of the century**. Its helpful advice can set you on the pathway of living the life you were meant to live. By far this is one of the most interesting titles this reviewer has ever discovered. Oli Hille should stand up and take a bow, he has written a book that can literally change the way you live your life.

Suzie Housley, Reviewer

James Gurnsey - Café Owner

Absolutely brilliant and important work that everyone should read. It is one of things you read and just go, why has no-one told me this before?! Financial education is absolutely fundamental and yet we are rarely taught in schools or universities. Hopefully this work will help fill the gap. Well done Oli.

Jason Stephens - Bank Employee

Oli a great read with absolute honesty and inspiration intertwined throughout. It is a must read for anyone looking to re-focus their life and re-set personal and financial goals for their own success.

Alex Kuchciak - Accountant

“This is an insightful and inspirational read. It is extremely easy to read and understand, and draws upon real life experience to give credence to the principles expounded within. Oli's obvious enthusiasm and passion permeate throughout to create a useful, thoughtful and heartfelt guide to improving one's Lifestyle.”

Andy Chapman - Teacher

“An excellent book, I found the section on goal setting particularly useful. Like the author himself, I wish I had read a book like this when I was a teenager. They should put it in the school curriculum, just what young people need, practical help to make the most of their opportunities.”

Diederik van Heyningen - Photographer

“Wow! Imagine if every high school student can grasp the basics of this book by the time they leave school. Imagine what impact that will have on those people's lives as individuals for their future. Imagine what this will do collectively for our country. Well done Oli for bringing together all those bits and pieces of information we all hear about from time to time into one easily understood book.”

Robyn Dodd - Single Mom

“As a single parent to two children I feel I never have the time to read books, indeed it feels like a luxury these days! However when I started reading Oli Hille's Lifestyle book I couldn't put it down! I would sneak in reading a couple of chapters when my kids were occupied during the day and enjoyed sitting down with it of an evening. It challenged me to stop and think about my life and its direction, which I think, is a beneficial exercise for anybody regardless of age and stage. It is a very honest, believable and inspirational read!”

Laura Powers - Teacher

“Initially, I thought I would just skim through, however I found that your writing flowed so nicely, before I knew it I was on page 30! I personally found the section on goal writing interesting, something I plan on trying. And of course, I am in the process of opening a business, so your section on owning a business is wonderful.”

Pranesh Tulsi - IT Business Owner

“What a fantastic book you have written, good on you in educating people without any finance background. I wish I had read a book like yours when I was younger. Being an IT geek, money just flowed in and we spent like crazy. Great news is that it is never too late, so make the most of now. God Bless you as I will share your book when my boy enters his teens.”

Who is Oli Hille?

You've probably never heard of me, but that is good. Why? Because I am just a regular guy. I am just like you except I decided to find out how to plan and **achieve the dream** - a great life and a wonderful Lifestyle.

But it wasn't always this way...

In my late twenties I was working hard at my day job, plus doing private work outside my job. I was also building up a real estate portfolio so I was busy all week long. To fit everything in I had to get by on six hours sleep a night. After a year of this I felt my stress levels rising. I got so stressed that sometimes when I went to bed at night I honestly wondered whether I would wake up in the morning, or die in my sleep. I got sick often and enjoyed life less and less. I remember one day I got a letter from my mother. I was too stressed to even read it, and I love my mom – how twisted is that!

I finally went to the doctor who asked me about my life. After listening for a while he told me I had to make radical changes or I would get really sick. This was a massive wake up call for me. One morning soon after I had a revelation:

*Life is not about working your butt off for someone else, getting stressed, getting anxious, and squeezing what you really want to do into the time you have left at the end of the day. No! **Life is actually about LIFESTYLE.***

I've navigated through the tough years, and learned the lessons. I've also studied people who have been ultra-successful in life. I have interviewed people who have achieved extraordinary success. I have researched the lives of people who enjoy life to the full, and I have found universal principles. I used my degree in Psychology to research and understand what makes people happy and successful and balanced.

In the last few years I have successfully set goals, made plans and achieved a fantastic Lifestyle. One thing I am sure of - **you** can achieve the Lifestyle of your dreams.

For the last few years I have worked around 20 hours a week. I love the work I do and I look forward to going to my office. My family's needs come first and my work fits around them.

I earn money in five ways that perfectly suit my Lifestyle:

- Trading the financial markets;
- Writing;
- Semi-passive rental income from real estate;
- Semi-passive income from internet based businesses;
- Passive income from investments.

Because of the way I work, I have a lot of time in my “business week”. I use this time to do a lot of things I enjoy:

1. Taking additional time for my family.
2. Exercise.
3. Spiritual endeavours.
4. Catching up with friends.
5. Meeting new people.
6. Writing.
7. Reading.
8. Exploring new business opportunities.

I also spend time every week doing work for two charities, one international and one local. Each week I teach Bible in Schools for an hour and a half at a local school. I also regularly mentor people.

I take time out of my “business week” for my family. In the last five years I have missed only two of my children’s sporting or cultural events (out of dozens). Both times I was overseas. Also I take days off to take my kids fishing and mornings off to be “Dad helper” with my kids school activities. I go to school assemblies to video my kids if they are performing or getting a prize.

From 1999 to 2009 I took nine weeks vacation with my family every year. In 2005 and again in 2009 I took two full months off for family vacations in Europe.

I estimate I would feel stress perhaps three or four days in a year.

There are very few things in my life I don’t look forward to. Each new day brings interest, fun, fulfillment, challenge and enjoyment.

I’m not interested in making lots of money as such (except I have big goals in relation to the amount I want to give away). What I am really interested in is creating a Lifestyle that gives me the time and energy to give to the most important things in my life.

The whole point of this guide is to show you how **YOU** can achieve the Lifestyle of your dreams.

I am just a regular guy and I have done it – and so will you!

Why am I Sharing my Lifestyle Secrets?

You might ask why I am sharing my Lifestyle secrets. Why would I release my findings and the results of my research and my interviews with successful people? The answer is simple. These are secrets you do not keep! Lifestyle tips, advice and strategies are to be shared with anyone and everyone.

The bottom line is that just like you, I want to make the world a better place. I also want to help you make your life **outstanding!** I wish I could have had the knowledge about creating Lifestyle, before I went through all of the challenges I had to go through.

A few years ago I decided to write a book revealing all I have learned about creating a wonderful Lifestyle. No-one else needs to go through what I went through and make all the same mistakes I made. I can teach you how to quickly and effectively build a terrific Lifestyle.

Also, I get really frustrated and upset because:

- I see too many people who are working, working, working just to make ends meet.
- I see people who long ago had big dreams and aspirations but now they only aspire to pay the mortgage and get by.
- I meet people who have great skills and abilities that could be used to really make a difference in the world, but they are using their skills to make someone else wealthy.
- I talk to people who would love to have more time to volunteer and serve their community but who are so busy working 50 or 60 hours a week that they arrive home exhausted and stressed and unable to give back to anyone.
- I know people who have a call on their lives to make a real difference in the world but who are not satisfied because they are not living their true calling.
- I see parents who would love to spend tons of quality time with their kids, but they both have to work to pay the bills.
- I know people who have wonderful creative skills and who should be writing a novel, painting, acting, thinking, making, creating... but they are held back by limiting beliefs or mental barriers or their peers or their upbringing.
- We all know people who are in the wrong job or the wrong occupation but because of a fear of the unknown, stay where they are, unhappy and not fulfilled.

- We all read about people who get depressed and anxious even though they have far more wealth and opportunity than 98% of the people on earth.
- I see people (just like I used to be) working for someone else when they should be using their ideas and skills working for themselves.
- I meet people who don't know how to achieve their Lifestyle dreams.

Something is terribly wrong with these pictures!

So yes, I want to make the world a better place. And yes I want to make **YOUR** world a better place.

Tip #1 Get Frustrated

Give yourself permission to get frustrated. Get frustrated with your own situation, with where your friends and loved ones are at, with what is going on in the world.

Tip #2 Get Motivated

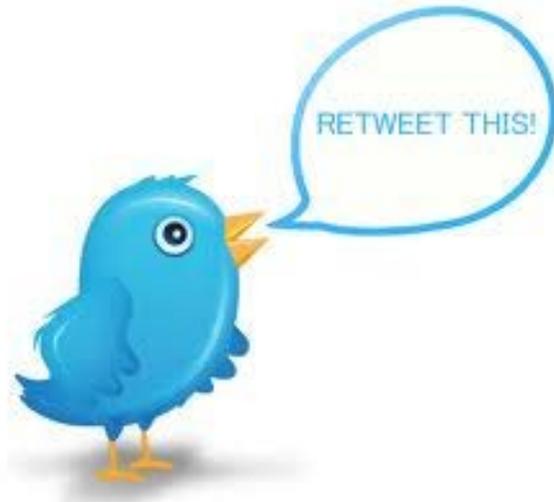
Get motivated to change. Find the leverage you need to make changes in your life.

Tip #3 Get to Work

While you are frustrated and annoyed and you have the leverage, make decisions now. Decisions that will have positive benefits to you and those around you for years and perhaps decades, and possibly even generations.

Enjoying the Guide so far?

Click below to Re-tweet via Twitter, and
tell people about this Guide:



Click below to “Like” this on Facebook:



(Note: You will need to click on the “Like” button at the top of the page.)

Obstacles to Achieving your Dreams

For some reason part of the human condition is to face hurdles and obstacles. What stops us is that we often give up in the face of life's challenges.

A successful life always involves coming across obstacles and working out how to overcome them.

Some of the most common obstacles to achieving our dreams and wonderful Lifestyles are:

- Just not knowing how or where to start;
- Chasing money instead of your passions;
- Not going after what you most love doing;
- Forgetting your calling;
- Allowing your dreams to get buried by the busyness of life;
- Settling for second best;
- Just following the crowd, and reacting to life;
- Wasting your most precious resource – time;
- Not knowing how to plan and set goals to achieve your dreams;
- Expecting life to be easy and therefore giving up when you meet a challenge;
- Lacking the energy to keep smashing through obstacles;
- Making the wrong decisions and piling up self-made obstacles in front of you;
- Letting your fears or limiting beliefs or mental barriers determine your outcomes.

There are dozens of ways in which the challenges of life try to stop us living in excitement, freedom, abundance and joy. This guide is all about showing you how and where to start.

How to:

- Identify and develop your gifts and abilities;
- Find and thrive in what you love doing;
- Hold on to your calling;
- Stay focused on achieving your dreams;
- Ensure you never settle for second best;
- Be proactive and take control of your life;
- Preserve and nurture your most precious resource – time;
- Plan and set goals and achieve your Perfect Lifestyle;
- Meet and beat the challenges of life;

- Find and grow the energy you need;
- Make the right decisions to make your journey easier;
- Eradicate fears, limiting beliefs and mental barriers that are holding you back.

There are no insurmountable obstacles to you achieving your dreams and your aspirations. There are hundreds of examples of people who had bigger challenges than you and I, but who achieved in wonderful ways and lived incredible lives.

Tip #1 Look Up

Take your eyes off the obstacles and instead look up and ahead. Visualize the Lifestyle of your dreams and get energy, enthusiasm and motivation from where you are heading, not from what is going on right now.

Tip #2 Bite Sized

There is an old Indian proverb: “How do you eat an elephant? One bite at a time.”

Take each obstacle and deal with it in single bite-sized piece at a time. In time it is **you** who will prevail.

Tip #3 Look Back

Sometimes it is very beneficial to look back and see how far you have come. Celebrate where you are now compared to where you were five years ago. Look back at previous obstacles you have conquered. Remember your past victories and allow them to give you power to smash through the next obstacle.

Why Celebrities Listen to What I Say

I am just a regular guy. I am just like you except I decided to find out how to plan and **achieve the dream** - a great life and a wonderful Lifestyle. I talk to a lot of people about life and about Lifestyle.

The media ran a story on my Lifestyle in 2008 and the story was syndicated country-wide. I got totally overwhelmed by emails and phone calls and letters. I even had a celebrity fly out to spend an hour with me to find out how I achieved my Lifestyle. I guess I was sort of amazed how many people want exactly what I wanted:

- More Time
- More Money
- More Fun
- Less Work
- More Freedom
- More Abundance
- More Joy
- Zero Stress
- Better Relationships
- More Love
- More Connection
- More Intimacy
- Less Uncertainty
- More Passion
- More Energy
- More Creativity

There is nothing special about me. Everyone wants the same things I always wanted. But the difference is that I made a specific decision. I decided to plan out, set goals and achieve (within five years) the Lifestyle I had always wanted. And yes I achieved a wonderful Lifestyle, and I am grateful every day for the life I have now. But of course the Perfect Lifestyle is a journey and not a destination, and so I am continually learning and working to improve my life. Remember, if you are not growing, you are dying. This is a universal law.

You know it turns out that even celebrities want exactly the same thing. I talked to one of the most famous musicians in the world and they said the same thing. I have interviewed top international sports people and they have the same needs. I interviewed a bestselling author and you guessed it, the same needs.

Last year I spent 45 minutes one on one with a billionaire. At the start of our meeting I gave him a book. We got talking about books and I told him I read on average a book a week. He asked me how I could possibly have time to read a book a week. I turned to him and said “Sir, with the greatest respect how is it that you, in your position do **not** have the time to read a book a week?” He didn’t need more money but he definitely needed more time.

Every celebrity, every successful person, everyone at the top of their game needs the same things you and I need - balance, freedom, energy, the right psychology and an abundant life.

I have interviewed a number of celebrities and I have read the accounts of dozens more. I have incorporated their wisdom into my book.

More Money

Most people associate their time with their ability to make money i.e. “If I work harder I will make more”. We have to stop thinking like that and start to recognize that the best way to maximize making money but minimize time spent is to:

- Plan everything out at the start.
- Spend some time at the beginning.
- Make money for a long period thereafter without putting in any (or very little) time.

Let's take three simple examples:

1. You decide to buy a rental property. All of the hard work is done at the beginning. You spend some weeks finding the best property, you negotiate, you do the legal stuff, perhaps you do some renovations, find great tenants, draw up the contracts, and then the bulk of the work is done. You then collect the rent.

2. You decide to set up a website with great content for mountain bikers. You do the research on websites, you find great content, you pay someone to build the site for you, you find some advertisers or use Google Ads, and the hard work is done. You then collect the advertising revenue.

3. You act as a connector between two parties who have separate needs. For example you know a paint company that has a large list of old mail contacts they do nothing with. You also know a home insulation company that really wants to increase their marketing in the area. You negotiate separately with each party for the contact list to go to the insulation company. You sign a 20 year agreement that for every sale the insulation company makes, you receive 10% of the profit. The paint company receives 25%, and the installation company gets 65%. It might take you a couple of months to put the deal together but you have just secured a 20 year passive income stream.

Take a moment to stop and think about how you have been socialized to believe that your income is dependent on the time you expend. Then specifically reject that model and start brainstorming ways you can turn your passions into:

- Making a Plan;
- Doing some hard work at the beginning;
- Setting up an income stream that requires little or no oversight.

More Time

Everything you own now will either be rust or dust or be owned by someone else in 100 years time.

Think about that! Therefore you don't actually "own" anything; in effect you are leasing it. The one thing you do actually "own" is your time. Time is the most precious commodity you have. Unfortunately it is a diminishing resource so you must use it wisely.

How you spend your day is your business. But you don't want to get to the end of your life and look back on thousands of wasted hours.

The worst ways you can waste time in your day:

1. Not planning it.
2. By letting other people waste your day.
3. By poor use of "Stress Relief" or "Leisure Time".
4. Watching more than a couple of hours of TV a week.
5. Sleeping more than you need to.

Tip #1 Plan Every Day

Start every day with a blank piece of paper and write the day of the week at the top. First write every appointment you have for the day. Second write down what you plan to achieve for the day, in order of priority. This simple exercise will add a huge amount of time to your day.

Tip #2 Think Ahead

If you know you might have to wait for a bus or an appointment, take a good book with you. If you know you will have an hour in town between appointments make a list of the people you need to buy birthday or Christmas presents for.

Tip #3 Sunday Night

Just before you go to sleep on Sunday night, write out a brief Monday to Friday plan and list everything you hope to achieve for the week. Imagine yourself successfully achieving everything you have on your list. This has the effect of programming your

mind to expect your goals to be achieved. Also, research shows that what you think about just before you go to sleep is reviewed and analyzed multiple times while you are asleep. You are likely to wake up with clarity and direction for your week, and possibly solutions to any challenges you have foreseen.

Passive Income

You could say the Holy Grail of maximizing the ratio of income earned to time expended is passive income. In its simplest form passive income is when money comes in regardless of whether you are asleep, on vacation, or in a coma. Its close cousin is semi-passive income which is when money comes in all on its own but you have to do a little bit of work now and then to keep it coming.

Some examples of purely passive income are:

- Interest on bank deposits or similar;
- Dividends on equities (stocks);
- Royalties on published books or music or software;
- Income from a website that automatically sells an electronic product or service.

Some examples of semi-passive income are:

- Rent from property;
- An investment in a business where you are a silent (not involved) partner;
- Almost fully automated businesses, especially web based;
- Connecting two parties with separate needs and taking an ongoing cut of the profits for a multi-year period.
- Earnings from internet advertisements.

From a Lifestyle point of view, you should be aiming to derive as much passive and semi-passive income as possible, for the simple reason that it preserves your most valuable asset – your time.

Tip #1 Passive Passion

You already have areas of your life you are passionate about. These are interests where time seems to stand still while you are doing them. You can't wait to find the time to do it. These interests are exactly what you should be thinking about turning into passive or semi-passive income streams.

Tip #2 Passive Investments

There will be times in your life where you have a chunk of cash that you can invest. Do not rush in to investing that money in something that will suck time out of your

life. Some people in that situation decide to buy or start a part time business. Unless you are actually ready to give up a lot of your time you are better to find a passive investment. This is one that pays you money where you spend zero or very little time managing it.

Tip #3 Real Estate

One of the best semi-passive investments is real estate. If you have never looked into real estate as an investment, start reading and researching. Always look for a property that has these features:

- In a city that is growing, and where employment is growing.
- Produces a positive cashflow from day one.
- Is attractive to tenants and is in a highly desirable area of town.
- Will be easy to manage.
- Will be easy to sell when you want to make a change.

Remember you do the vast bulk of the work before you buy. I recommend really understanding the market and location. I strongly suggest viewing 100 properties, putting offers in on three and buying one!

Goals

Every successful person, successful business and successful sports team sets goals. You cannot achieve your Perfect Lifestyle unless you set goals and put strategies in place to achieve those goals.

Each goal must have three attributes

1. It must be achievable.
2. It cannot be too easy to achieve.
3. It must be measurable.

The following statement for example is not a goal:

To earn a higher income.

Whereas the following statement is a goal:

To increase my income by 30% by the end of next year.

First, it is achievable, second it will require you to make some changes in order to achieve it and third, on 31 December next year you will know exactly whether you achieved your goal or not.

It is important to remember that dreams are not goals. Your dream might be to climb to the top of the seven highest mountains in the world. You can day-dream about it and talk about and read about it until you are too old to actually do it. But, if you make a goal that you are going to climb these peaks within three years, then suddenly you have to start planning and saving and preparing. If you put this goal on your wall, make it a priority, and tell your friends and family, you will achieve your goal.

There is a perfect time to set your goals – right now!

I suggest you stop reading, get a pen and complete the following.

Tip #1 Pick Three

Pick the three areas of your life where you need the most improvement. This is because it is those areas that are holding you back the most. Once you achieve your goals in those three areas you will literally feel like heavy weights have fallen

off your shoulders and you will jump up and achieve in all of the other areas of your life.

Tip #2 Make a Commitment

Commit to yourself that you will definitely and absolutely achieve these goals. There are only three of them, and achieving them will massively change your life for good. Set your mind, be clear and decisive.

Tip #3 Accountability

Email THREE people you love and respect and set out your three goals and the “achieve by” date. Tell these people that you **will** achieve those goals, and you are happy to be accountable to them. Once you are committed and accountable, nothing can stop you!

Stop reading and do it RIGHT NOW! This could literally change your life in ten minutes.

Gifts and Abilities

In life you have two or three things you are really good at. I am going to refer to these as your gifts and abilities.

It is possible, perhaps even probable that you have not completely discovered or developed these gifts and abilities. In my life for example I find myself slowly gravitating towards what I am best at. Some people know very early in life what their real gifts are but for many of us it takes time.

Remember when you were in school? Your favorite subject was always the one you were best at. It came naturally and it always felt good to succeed easily. You looked forward to that class and you were happy whilst doing it. I expect you could quickly pick from this list the subjects you most enjoyed:

- English
- Mathematics
- Science
- Geography
- History
- Art
- Sport
- Music

Of course these are just school subjects, and this list represents only a tiny fraction of the potential interests and possibilities in life.

However, the principle is the same. You are best at the activities you enjoy. Doing them brings more feelings of achievement, happiness and excitement.

This is one of the best ways to find your true gifts and abilities.

Tip #1 Gravitate

Continually gravitate towards the things that interest and excite you. If you are dissatisfied with your life or your career it is because you have fallen into or accepted a way of life or a job that is not aligned to your gifts and abilities. If that is you, make a change NOW. If you don't, you will sit in your rocking chair at 85, looking back in regret. You can only find true happiness and an abundant life when you are in the place that is aligned to your gifts and abilities.

Tip #2 Meditate

The word meditation simply means “continued or extended thought; reflection; contemplation”. Set aside half an hour and quietly focus and think about what you would really love to do with your time and with your life. What do you daydream about? Write down what would truly bring you the most joy and satisfaction. Those things will be close to or will actually be your gifts or abilities.

Tip #3 Investigate

Take this exercise a step further by buying a book or two on finding your true gift. Attend a seminar that will help you to find your true calling. Complete psychological profiles on the Internet that show you what your strengths and weaknesses are. Ask people who you respect, They may have seen a gift which you are yet to discover.

Peers and Peer Groups

You are the average of the five people you spend most of your time with.

It is absolutely essential to surround yourself with people who have the highest possible levels of integrity, energy, excellence, ability, joy, Godliness and so on. Look around! Who do you spend most of your time with? Workmates, friends, clients? Honestly evaluate whether your peers are taking you up, taking you down or keeping you where you are. If they are not taking you to higher levels, you must make a change.

Always surround yourself with positive people who are going places and living their dreams. Seriously consider taking a job that pays less but allows you to get close to people you really admire. Join a group that is full of the kinds of people who will challenge you to live life to the full. Find a mentor who has achieved what you want to achieve.

Life is too short to allow your peers to hold you back.

And remember, you are someone else's peer too. Make sure you are encouraging and challenging those around you to higher and greater achievements.

Tip #1 Identify One or Two Key Areas

You do not want to reinvent your whole peer group in one attempt. Pick one or two of the key areas in which you need to learn and grow and be challenged. If you have one area of your life you are completely passionate about but you have no mentor or peer, choose that area. For example, you might want to be a great guitar player, or an excellent runner.

Tip #2 Identify Three or Four People

Find three or four people in that area who you can learn from and get inspiration from.

Tip #3 Model Them

Find out as much as you can about those people. Google them, visit them if you know them, find out what other people have said about them. See if there are articles or documentaries on them. Read books they have written. Attend their seminars.

Finding Your Soul Mate

Finding the right person to share your life with is probably the most important decision you will ever make.

Here are the key factors in giving yourself the best chance of finding and staying with a Soul Mate and life partner:

1. Understand Yourself

You cannot hope to find the right person if you don't know who you are and where you are heading. Invest time in finding out what really makes you excited and holds your attention. Work out what you believe and why. Until you get to that point, don't dream of making a life-long commitment to someone else!

2. Understand Your Partner

It is so easy in the beginning to see all the similarities you share. Someone likes you and you like them. Their voice sounds like beautiful music and their smile lights up the room. You daydream about them all day long and you start writing poetry! But STOP! That isn't enough to base a lifetime commitment on. You need to really and truly get to know and understand that person. Anyone can pretend to be anything they want to be for a few months and both parties are always on their best behavior for the first few months.

3. Influences

Everyone is the average of the five people they spend the most time with. Who are their closest friends? Who are their role-models? Who are their heroes or heroines? That is what they are really like and what they are gravitating towards.

If you have not already found your soul mate here are some powerful practical tips to enable you to find the right person:

Tip #1 Write a List of Wants

Get a new exercise book and write down all of the wants and must-haves of the person you are looking for. Be as specific as possible. Give as much detail as possible. Imagine your perfect match and write down everything about them.

Tip #2 Write a list of Must Nots

Then write a list of all of the things your soul mate must not be. All of the habits, attributes, and attitudes you don't want them to have. Once again give details and be specific. If you can't stand people who answer their mobile phone during dinner, write it down!

Tip #3 Most Important

Once you have completed points one and two, in a separate part of the exercise book write down a detailed answer to the following question:

What do I have to do and be in order to attract that person into my life?

Let's be honest for a minute. If you have just described a near perfect human being with a sparkling personality and every wonderful gift, are they going to be interested in you? If you settle for mediocrity, don't care much about your appearance, have a host of bad habits are you going to attract your dream soul mate?

The most important part of this exercise is to ensure you are worthy of the soul mate of your dreams. If you are not there yet, it is time for you to go to work on **"YOU"**.

Understanding Real Assets

I was trained as a Chartered Accountant (CPA) and I still hold that qualification. I also have a first class honors degree in Accountancy. So you could say I was well qualified to give advice on accounting.

However, what you are taught in:

- School accounting classes;
- Small business classes;
- University accounting classes;
- On the job accounting and book keeping;

is almost exactly the opposite of what you and I need to know about our own personal finances.

For you and I accounting for our own personal finances is simple:

A real asset is anything that:

- Puts money into your bank account; or
- Increases in value; or
- Is cash; or
- A cash equivalent.

A liability is anything that takes money out of your bank account.

Sounds simple doesn't it? So you shouldn't be surprised when I tell you:

- Your car is a liability.
- Your home is a liability.
- Your boat is a liability.
- Your holiday house is a liability.
- Your TV is a liability.
- Your pool is a liability.
- Your mobile phone is a liability.
- Your pet is a liability.
- Your household furniture and furnishings are a liability.
- Your hobbies are a liability.
- Your vacations are a liability.

All of these cost you money. They all take money out of your bank account. Even if some of them don't do it every week (e.g. your furniture), they all need to be replaced, so over time they cost you money.

It is vitally important we realize these are real liabilities that are causing huge amounts of money to disappear from our lives. You might rightly argue that some of these are necessary for living and I agree with you. But almost everyone in the industrialized world falls into the trap of buying bigger and more expensive than they need. And then of course acquiring all of the other paraphernalia we don't actually need. You only get to spend money once!

Tip #1 Your Assets

Write out on a piece of paper or a spreadsheet all of the Real Assets you own. You might be surprised to realize you have none or very few. But that is a great realization and a good place to start.

Tip #2 Your Liabilities

Calculate how much your Real Liabilities are costing you every week, every month, every year. You are likely to be shocked how much money is pouring out of your bank account to pay for all of your liabilities.

Tip #3 Make a Change

Make a radical change now so that you store up wealth for your future. Change your expenditure from funding liabilities to buying real assets that will continue to gain in value over the years. This change could literally lift your level of future wealth by hundreds of thousands of dollars.

Want More Money? Cut Your Expenses!

It is a simple financial principle that to have more money you can do one of two things:

- (a) Increase your income; or
- (b) Reduce your expenses.

Usually in business and your personal life the easiest is to reduce your expenses.

If you want to have more money for investing, or reducing debt, or giving away, you must look at your monthly spending and see what expenses you can cut out. If you haven't done this for a long time a good rule of thumb is a 20% reduction in expenses.

Tip #1 Installment (Hire Purchase) Purchases

Do not incur any new installment purchases. These have high interest rates, usually a set up fee, and encourage you to spend beyond your means. If you cannot afford it, you cannot buy it – simple.

Tip #2 Mortgage Interest Rates

Do some research on your mortgage interest rate. Many people simply get a mortgage and then forget about it. Are you able to refinance at a lower rate? Do you have the option to take a lower fixed rate? Could you change banks to get a lower rate?

Tip #3 Credit Cards

Pay off any credit cards immediately. The interest rates on these are far higher than either your home loan rate or on a personal loan from your bank. You are better off taking a new loan from your bank at a much lower rate and paying credit card debt off immediately. Of course you then have to be disciplined not to ever spend more than you have, so that you can pay your credit card bill in full every month. If this is likely to be a problem, request that your credit card provider **reduce** your limit. Or simply cut up your credit cards.

Continual Self Improvement

Continual self improvement is what life is all about. If you are not growing, you are dying. This is a universal principle that applies to every living organism. It is the reason many driven successful people still feel dissatisfied. You cannot stop and bask in your past achievements, you always have to grow.

We have never “made it” or achieved all of our goals. We must always strive to be better human beings – achieving more at a higher level, and contributing more to make the world a better place. One of the best ways to continually improve yourself is to surround yourself with people who have already achieved what you want to achieve. Of course you can’t always have direct access to these people, but you can usually access their story, their books, and often their course material.

Tip #1 Role Models

Find seminars and CDs by successful people in areas you are passionate about. You will never regret the time you spend on them. You will generally find you become more focussed and more enthusiastic about the things you are aiming for.

Tip #2 Read Hugely and Wisely

Read as much as you can. Read positive uplifting biographies, autobiographies and self help books. Reading these kinds of books gives you motivation and enthusiasm for your project or ideas.

Tip #3 Eliminate the Negative

Think about the areas of your life that bring you down or are a negative influence. What do you allow into your life that takes energy and enthusiasm away from you? Pick the three worst culprits and remove them from your life.

Using the Internet for Business and Influence

Although the Internet has been with us for a number of years, most people do not utilize anywhere near the available opportunities on the Internet to help create the Perfect Lifestyle.

I have been earning my living in, on and around the Internet since 1999. I have spent thousands of hours and tens of thousands of dollars on programs, books, advertising, websites, tools, and applications.

I have written a practical step-by-step book:

[Internet Marketing - For Income, Influence, and Impact.](#)

In the book I have distilled the knowledge and experience I have gained, specifically in relation to earning money on the Internet. I wish I had a book like this when I was starting out.

You can purchase the book for just \$4.97 here:

www.Amazon.com/dp/B006QRICEM

Social Media for Business and Influence

The second generation of the Internet is referred to as Web 2.0. The 2.0 means the internet has evolved into interactive content and Social Media.

I used to just use the Social Media sites for social reasons. That is before I found out just how powerful these sites are for gaining influence and increasing your profile, and reaching tens of thousands and in some cases **millions** of people.

For example, here are the profiles I set up specifically for my book:

www.Facebook.com/LifestyleBook

www.Facebook.com/CreatingThePerfectLifestyle

www.Twitter.com/Lifestyle_Book

www.Youtube.com/LifestyleBook

www.MySpace.com/LifestyleBook

www.linkedin.com/in/lifestylebook

www.Digg.com/users/LifestyleBook

Please connect with me at one or all of these pages!

I have an embarrassing example that shows just how powerful Social Media can be:

In late 2009 I set up a Facebook Fan Page for one of my clients who trades currencies and commodities for a living. I did it quickly in about ten minutes. Then I completely (I mean totally) forgot about it. In March 2010 my client got an email from Facebook to say that the page had 915 Fans! 915! Neither he nor I had not once gone to that page since I set it up. He hadn't asked anyone to be a fan. He hadn't told any of his Facebook friends about it. He hadn't made a post on the site – nothing. Yet my client can now send a direct message to 915 people on Facebook who are very interested in what he is doing, in fact so interested they became a fan of the page. Imagine if my client had advertised it or even put content on it once a week!

I have written a practical step-by-step book:

[Social Media - For Income, Influence, and Impact.](#)

I have over 34,000 Twitter Followers – *in my niche*.

I also have over 3,000 “Likes” on my website www.LifestyleBook.com

My major blog posts routinely get over 300 “Likes” and “Shares”

I have had tens of thousands of views of my YouTube videos.

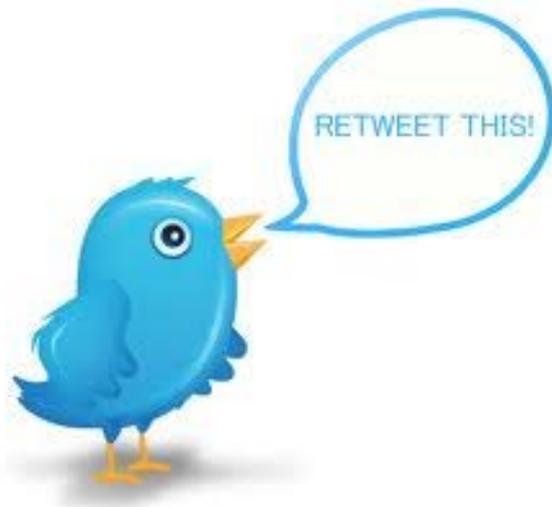
The book includes what I have learned in the **hundreds of hours** and **thousands of dollars** I have spent researching, buying products and courses, reading books and using Social Media for business and professional purposes.

You can purchase the book for just \$2.99 here:

www.Amazon.com/dp/B006OU7UFS

I used the information and knowledge contained in these two books to launch my first book “[Creating the Perfect Lifestyle](#)” which became an **Amazon #1 Bestseller** within two weeks of being launched. That success would not have been possible without the information I have shared in the two books above.

Tell *Your* Followers About this Guide.
Click below to Re-tweet via Twitter:



Click below to “Like” this on Facebook:



(Note: You will need to click on the “Like” button at the top of the page.)

Disconnect Your TV

One of the biggest time-wasters and therefore one of the biggest reasons why people don't spend time on setting goals and achieving them is television.

Ask yourself these questions:

- How many hours a week do I spend just channel-flicking?
- How many hours of TV advertising do I see in a week (around 15 minutes per hour)?
- How many times do I go to bed later than I would like to because I kept watching TV?
- How many TV programs do I watch just because they happen to be on, not because I planned to watch them?
- In all the TV I watched last week, how did it meet any of my Lifestyle goals?

TV used to be cutting-edge technology, but that was 20 years ago. It is now an inefficient way to get entertainment and news.

Let's take news for example. I used to feel that I needed to watch the TV news most days. But let's look at it. You watch an hour of news, which is 15 minutes of advertisements and realistically you are only interested in maybe one third of the news items. The rest you just have to sit through. What you have to sit through is often so distressing and depressing (generally crime and violence and death) that you often feel violated or depressed yourself. It is far more efficient to read selected news items on the Internet or in a newspaper. Don't just take my word for it, try it for a week. Force yourself to watch no news on TV for a week – you won't miss it!

Tip #1 TV News

Never watch TV news again. You just saved yourself around 365 hours a year. By the way that is more than 15 full days.

Tip #2 Budget

We are happy to budget our money, but our time is far more valuable than our money. Budget the time you will allow yourself every week for watching TV. Do not exceed your budget.

Tip #3 Disconnect Your TV

Completely disconnect your TV and ensure that you cannot re-connect it. Let say you watch an average of 20 hours of TV a week (according to AC Nielson the average American watches 28 hours a week). You just earned yourself 1,040 extra hours a year. That is 43 full days a year. How good could you become at something important to you if you spent 43 full days a year at it? Think about applying yourself as a:

Writer, Musician, Sportsperson, Actor, Craftsperson, Painter...

If you live until you are 85 and you watch 20 hours of TV a week, do you know how long you have spent watching TV? Over **ten** full years!

You Only Have One Chance to be You

Isn't it amazing that with six billion people on the planet, no-one has the same fingerprints as you. No-one has the same brain-print either. You also have a completely unique character. I have a strong personal belief that God has given every person on earth a unique portion of His character. This means there is something in God's grand design that only you can complete the way it was supposed to be. My theory makes sense if you believe we are all created in God's image.

Regardless of your personal theology it is certain there is only one unique "YOU" in the world. By definition this means you can make the world a little brighter, a little more joyful and a little more like heaven on earth, in a way that no-one else on earth can!

Therefore you must be true to your inner core. You must live the real essence of who you are. You cannot and must not conform to the patterns and norms of the society you were socialized into, if they conflict with or constrain the real you.

We all know too many people who conform to what their parents want, or what their peers suggest or what society considers normal. But as we all know, the great strides in human achievement whether in art, science, architecture, technology or exploration, all required breaking out of the normal ways of behaving.

Tip #1 Write it Down

Write down the ways in which you have allowed your upbringing, your socialization or your peers to cause you to stop living the real you. Make a decision today to reject any path other than the one you know in your heart is right for you.

Tip #2 Pick One

Pick the one main area of your life where you have not been true to yourself. This might be something you have done, for example taken a job that is not you. Or it could be something you have not done, for example not following a direction you knew you should. Once you have identified the one main area, make a step towards change in that area **today**.

Tip #3 Caution!

Just because you are successful does not mean you are living the real you and doing what you were specifically designed for. Success is not necessarily a good indicator that you are living to your potential. Let's say your specific design or calling is to organize food and shelter for the poor and needy in developing countries. You have the perseverance, tenacity, and organizational ability to do the job you were called to. But instead you shut out your call and settle for a job in a Western country where you can fully utilize all of those skills and you are well paid for them. You might be tremendously successful and rise to the top in your field. But you will be dissatisfied because you are not living your true calling, you are not being the true you.

Live to Serve

Learning to serve others is difficult for most of us, perhaps especially men. We are often taught to be independent, to go out and get what we want for ourselves. But serving others seems to be a law of nature that confers huge benefits on the person doing the serving!

Consider our modern free enterprise system. The individuals and companies that serve the most people with goods and services which have the best mix of affordability, quality and delivery are the most successful. You can apply this principle to any free-enterprise organization on earth.

What do these successful companies have in common?

- Amazon
- Google
- Fed Ex
- Apple
- Wal Mart

They are among the best at providing affordability and quality and delivering it to their customers.

Why is it that nurses and fire-fighters are the most respected occupations? Because they serve others.

It is so easy to get caught up in our busy and sometimes selfish bubble and we forget to serve others. Paradoxically this is actually much less likely to get us where we really want to be i.e. in balance, in peace, and experiencing joy and fulfilment.

There are studied and verified benefits of volunteering. The US government organization Americorps found that volunteers live longer, have lower rates of depression and lower incidence of heart disease.

Research also shows that young people who are volunteers are more likely to go on to have higher paying and higher status jobs.

Tip #1 Go With Your Strengths

I volunteer with three organizations for many hours a week, but I volunteer in my areas of strength. For example, I don't volunteer to do flower arrangements. I'd be terrible. Besides it is more fun to volunteer to do things you are good at.

Tip #2 Start Small

Don't wade in and volunteer 25 hours a week with an organization you know nothing about. Start with an organization you already know and start with a few hours a month.

Tip #3 Include Your Employer

Most employers are enthusiastic about employees who volunteer. They know there are benefits for everyone concerned. It is also good publicity for the employer. Most employers will allow staff to volunteer a few hours a month during work hours. Just ask!

Act The Future You

This is a very simple but very powerful tool to help you get where you want to go. Simply start acting now the way you will act when you get there.

Decide who and what you want to be in five years and start modeling the behavior of people in that position now. Dress that way, talk that way, think that way, act that way – right now. Read the same books, attend the same conferences, join the same online forums etc.

This will have three powerful impacts:

First, your personal psychology will start to become what you want to become. Your mind will build the required bridges and links, and you will start noticing relevant situations and important facts that will build upon each other and lead you closer to your destination.

Second, the law of attraction will start to manifest itself by bringing the right people and information and opportunities to you.

Third, people will start noticing that you have the attitude and characteristics of the person you plan to be. This will make them treat you like the person you want to be, which will in turn build upon itself as a virtuous circle.

Tip #1 Your Appearance

While there are many behaviors you can model, one of the most powerful is your appearance. After all you immediately create a first impression with your appearance. In fact you make an impression on yourself with your appearance. Whenever you look in the mirror you see you. Make sure it is the future you that you are looking at. Your haircut, your clothing, your shoes, your personal grooming, your watch, your shoes – all have a huge impact.

Tip #2 Start Modeling

Make a list of the characteristics of the Future You. Start modeling as many of these characteristics as you can.

Tip #3 Start Reading

Order a book today written by someone you want to model your future achievements on. Make notes on the steps they took and the decisions they made.

Overcoming Fear

Everyone has aspirations and dreams they want to achieve but many people don't follow through because of fear. There are three main fears that stop people from achieving the Lifestyles they want:

1. Fear of Rejection

Take the classic example of the guy who meets a beautiful girl. He really wants to ask her out but the fear of rejection is too strong and he misses out. Another example is writers who write stories or books but they never submit them for publication for fear of rejection.

2. Fear of Failure

Some people have such a fear of failure they won't even start something or initiate a venture in case it fails. There are thousands of people with fantastic ideas for starting a business, but who never take the first step because of the fear of failure. Similarly, there are thousands of people who know they need a radical Lifestyle change but they fear the change will lead to failure.

3. Fear of the Unknown

There are numerous people who are working in jobs or careers they don't like but they won't make a change because of a fear of the unknown.

In order to create your Perfect Lifestyle you need to overcome these types of fears. Here is how you overcome your fears and make your world the way you want it:

Tip #1 Consequences

Concentrate on what your life will be like if you **don't** change, and emphasise how bad it will be! For example: "If I don't change I will be stuck in this dead end job until they make me redundant and then I'll be unemployable and I'll be broke and I'll also die lonely because I haven't got the guts to date the person I like!"

The more you focus on the negatives of not changing, the more you will be motivated to change. One of the tools I use is I imagine myself as an 85 year old

sitting in a rocking chair looking back over my life. What do I want to be looking back on?

Tip #2 Identify Areas for Change

Specifically identify areas of your life you are not happy with and need change. Write them down.

Tip #3 Be Decisive

Don't prolong the pain! Make a decision right now i.e. today! Planning your next five years starts right now. Write that resignation letter now, phone the person you want to date right now! Whatever it is, start the process now. If you are still having trouble making a decision go back to Tip #1 and tell yourself over and over how much worse your life is going to be if you stay in your rut.

Live Stress Free

Until the middle of the 20th century the concept of stress was solely the realm of physical stress e.g. stress on a piece of steel, stress on a concrete foundation etc. Now of course we have a publishing empire devoted to human psychological stress, and it is now a job-related sickness and even a medical condition.

But if you boil down all of the research and the plethora of books, stress is essentially:

Doing something you don't like, under pressure.

Think about it:

- Sitting in a traffic jam when you are hot and bothered and in a hurry.
- Working on a boring report for your boss until 3am.
- Trying to find a way to get the 22 items on your "must do" list done by 5pm.
- Interpersonal conflicts with close family and friends.

Of course not everything you do in a day is unpleasant. But stress is often caused by trying to fit into our day all of the activities we are really excited about, on top of those activities we have to do but are not excited about. This causes the pressure that leads to stress.

It is critical to remember it is not the volume of work that causes stress. If you are involved all day in an activity you love and are passionate about; even when you have to concentrate for hours, even if you do a 20 hour day, even if there are deadlines to meet, if you really love it you don't get stressed. Instead you get energized. Energy comes from inside and you are likely to go into a peak state, not the opposite.

Tip #1 One Good Thing

There is only one really good thing about stress. It is a warning sign. In fact often it is the sign you need to change what you are doing or how you are doing it. Whenever you experience stress search for the root cause. Remove that rather than trying to put an elastoplast over the symptoms.

Tip #2 Pre-Plan Your Day

If you invest just a few minutes the night before or first thing in the morning planning your day and writing down what you really need to achieve, you can drastically reduce your levels of stress.

Tip #3 The Stress Secret

So what is the secret? Find something you LOVE doing, and outsource everything in your life you don't love doing! Not sure what to outsource? Everything that regularly sits on the bottom of your "To Do" list.

The Great Thing About Failure

Did you know that statistically the people who are the best at anything have had the most failures? Let's look at an example. If you are a reasonable skier you can go from the top of a run to the bottom without falling over. But if that is all you do, you will improve very slowly. If however you push yourself to go faster, turn more quickly, do slalom and try jumps you will wipe out many, many times, but you will get better. It is only by trying new moves and failing that you improve. The same is true of just about any endeavor.

I will give you a personal example. Last summer our family went camping by a river with a big swimming hole and a long high rope swing. Most people swung out and dropped feet first into the river. But I was determined to do a full back flip. I failed over and over while I tried different techniques. I landed on my back, my ear (that hurt) and countless undignified big ugly splashes. But finally on the third day I mastered it. People even clapped when I did it. But it was only because I had failed again and again.

We need to reprogram our minds that failure is not only good, it is absolutely critical for our personal development.

To help me I now use the term "Successful Failure".

Tip #1 Fail Fast

The more quickly you fail the faster you will grow and develop. So don't wait around, don't put off the project or business or idea or asking that person for a date any longer. If you are going to fail, do it fast and move on.

Tip #2 Fail Cheaply

If you are going to fail, fail cheaply. Protect your downside and even if you do fail it won't cost much. This is not being negative, just wise. For example let's say you want to start a business. You don't buy \$50,000 worth of product because you can get a 10% discount. You buy \$500 worth of product and if it sells you buy more. If it doesn't sell you learn and move on, and the lesson you learned only cost you \$500.

Tip #3 Success Secret

The real success secret to failure is that every failure is a learning experience. You think about what you did right, what you did wrong and what you can do differently next time. Embrace failure! Every failure is a stepping stone to success.

Determination Diligence and Perseverance

There are three mindsets successful people have that enable them to use every failure as a learning experience and every opportunity for a stepping stone to future success.

1. Determination

Determination simply means coming to the point of certain decision. No wavering, no maybes, but a definitive decision. For example:

- I will write a book.
- I will start a business.
- I will get a degree.
- I will be a professional golfer.
- I will become a millionaire.
- I will double my business profits next year.
- I will buy my first investment property.
- I will launch my own website.

Unfortunately many people are not good at making decisions. Even fewer people make absolute certain decisions and follow through. This is a very important mental state to get into if you want to succeed. Be decisive and be determined that nothing can stop you.

2. Diligence

Diligence is the persistent exertion of body or mind to achieve the decision you have made.

Above all you must be persistent. Give your project high energy and give it momentum. Diligence is often used interchangeably with hard work. It means sometimes starting early and working late. It means concentrating while everyone else is slacking off. It means working to achieve your goal while everyone else is on holiday. It means doing five hours preparation when everyone else is doing one hour.

I like what author Stephen King said:

“Talent is cheaper than table salt. What separates the talented individual from the successful one is a lot of hard work.”

3. Perseverance

Perseverance is simply a granite-hard resolution that no matter what, you won't quit or give up or turn aside from the course you have set or the goal you are pursuing. If you set your mind that nothing will stop you - nothing will!

Sadly most people give up at this very step. You might set the right goal, have the right environment and have a sure recipe for success but if you don't have perseverance you will not succeed. Why? Because life is designed to give us hurdles and challenges and obstacles. Not only that but the bigger the goal, the greater the challenges.

I can't emphasize strongly enough how important this is. The great inventions, the great strides in progress, the great leaps in human understanding have been born out of perseverance.

Tip #1 Determination Step

Choose one area of your life where you already have a goal or an idea or a plan, but you have done nothing about it for months or years. Settle in your mind **today** that you will make a certain decision in that area. Write it down and take the first action step **today**.

Tip #2 Diligence Step

Get excited and get persistent about the decision you have made. Get everything else off your agenda for today and concentrate on getting your plan off the ground. Remember that for a rocket to get to the moon it takes a number of days. But it only takes 19 minutes for the rocket to do the hard work of getting away from the earth's gravity. Think about your initial energy as the 19 minutes. Once you have done that, the momentum you have generated will take you the rest of the way.

Tip #3 Perseverance Step

Set your mind that nothing will stop you achieving your plan. Expect obstacles and hurdles. But also expect to find ways to get over them or around them. If you achieve in perseverance, you will achieve your dreams.

Limiting Beliefs

What stops people from achieving their full potential in life? What is it about people who fall short of the heights you would expect them to scale?

It can't be lack of education.

It can't be lack of money.

It can't be coming from a broken home.

It can't be _____ (fill in this space!).

Because millions of successful people have had these obstacles and more in their life.

What stops most people from reaching what they are capable of is their own internal limiting beliefs about what is possible for them. Have you ever noticed that top sportspeople, business leaders, political leaders and high achievers have a quiet (and sometimes not too quiet) confidence in themselves. The opposite is true of people who do badly or are down and out. These people lack confidence, often speak negatively about themselves. In short they have strong limiting beliefs about their lives.

The fact is all of us have limiting beliefs in some areas at some level. The problem with limiting beliefs is they disempower us and cause negative consequences. Even if you have great success in 90% of your life you might find you have a limiting belief that is holding you back, in one or two areas.

You might have a great business and be fit and healthy but if you hold the limiting belief "I am not good at relationships, I may as well stay single" you are going to experience negative consequences.

Everything might be great for you but you hold the limiting belief "I will only ever have enough money just to get by". That is disempowering and is going to hold you back in many ways.

The good news is we can identify our limiting beliefs and deliberately cut them out of our minds and replace them with empowering beliefs.

Tip #1 Identify

Write down the limiting beliefs that has been holding you back the most. Underneath it, write down the negative consequences you have already experienced through holding that belief.

For example:

“No matter what I do I’ll always be overweight.”

Makes me feel hopeless. Makes me give up trying.

Tip #2 Empower Yourself

On a separate piece of paper write the limiting belief. Then write down an opposite empowering belief. Finally, most important, cross out the limiting belief.

For example:

~~“No matter what I do I’ll always be overweight.”~~

“I can be slim, fit and in great shape!”

Tip #3 Use the Power of Your Mind

Write your new empowering belief somewhere prominent and read it aloud to yourself every day with energy and enthusiasm. I have used this technique myself and it really works.

Words and Self Talk

One of the most important but sadly one of the most overlooked factors that affect what we can achieve is self talk.

Researchers have found that of the tens of thousands of thoughts a person has every day, a huge percentage are negative. Often we vocalize these statements and many times we don't even realize it!

Consider the following:

“What an idiot I am.”

“I'm so stupid.”

“I'm useless.”

“I'm pathetic.”

“I suck at that.”

Then there is the more serious and often not vocalized negative self talk:

“I will never succeed.”

“Life is passing me by.”

“I will never achieve my goals.”

“Nice guys finish last.”

“I can never lose weight.”

“I'm ugly.”

“No-one likes me.”

The amazing truth about self talk is you gravitate towards and become what you say to yourself.

If you say to yourself “I can never lose weight”, that becomes an actual reality for you.

If you say “I will never achieve my goals” that will be true – you never will!

We often use words that are damaging to ourselves and others. We don't mean to. It is simply that very few of have been taught just how powerful words, especially spoken words, really are.

Why is it that great orators and speech makers can move us?

Why is it that great coaches can motivate a team with words?

Why is it that great actors can change our emotional state with their words?

Why is it that words can build a child's self esteem or shatter it?

How is it that the words of a song or a book or an advertisement can change our behavior?

How is it that a well worded argument can change our opinion?

How is it that we can be deeply hurt, sometimes for years, by words spoken to us?

Because words are **far** more powerful than we have been taught to believe.

Because of the huge power words and therefore of self talk, it is critical to pay attention to what you are saying to yourself. The good news is you can practice positive self talk and over time you can change your self talk and therefore your reality by only saying positive things.

Tip #1 Deliberate Positive Statements

I often go for a walk and I repeat a number of positive statements to myself such as:

"I'm going to be energetic, enthusiastic, and feel great all day"

"I'm healthy and fit and I don't get sick"

"I'm going to be the best dad and husband in the world"

Write your own list and start speaking into your own life. It might seem a bit "out there" but most high achieving sport people do exactly this.

Tip # 2 Override Negative Self Talk

Ensure you immediately eliminate any negative self talk whether thoughts or speech. If I catch myself in negative self talk I will over-ride it with a positive statement.

Tip # 3 Gratitude

Speaking aloud how grateful you are is a powerful way to reinforce positive thoughts and attitudes. We all have many things we can be grateful for:

- Eyes that see.
- A heart that beats.
- Good friends.
- Family.

Create Your Day

For many people the concept that you can “Create Your Day” is strange or incomprehensible. That is because for most people the events of the day just happen and they react to whatever the day brings. But that should not be, and need not be the way you live your life.

As outlined in the Self Talk section we have an incredible power to speak into our lives and thereby affect the reality around us.

One of the main attributes of our humanity is that we can change who we are, what we feel, what we believe and what we achieve. The start of that process is changing our thoughts and attitudes from negative ones that suck life out of us to positive ones that lift us up and recharge us.

Tip #1 Expectation

Expect good things to happen to you today. Expect positive encounters. Expect God to bless you. Expect to have creative ideas, to be happy and cheerful and to achieve great things. Just starting your day with these expectations will change your attitude and the way you see and experience life.

Tip # 2 Meditation

This is nothing to do with religion or your spirit. The word meditation simply means “continued or extended thought; reflection; contemplation”.

If you can discipline yourself to start your day or your work day with five minutes of quiet thinking about the day ahead, you will make a huge positive impact on what happens in your day.

Tip # 3 Eradication

Eradicate and do not allow negative thoughts or negative events into your day. Of course you cannot control all of the events of your day. However, in areas you do have control over, don't allow bad situations to arise. For example avoid arguments and conflicts, do not spend time with people who bring you down, read and listen to and watch things that are going to motivate you and encourage you lift you up.

True Balance

In the developed world we are comfortable talking about balancing “all” the areas of our lives:

- Our work life.
- Our family life.
- Our physical health.
- Our minds.
- Our love life.

But a lot of the time we forget or are uncomfortable about exploring our spiritual life. This reticence is a strangely Western and “modern” phenomenon. In fact, studies and census data show that around 92% of people believe in the existence of a higher power. All of the world’s major religions teach that God is capable and interested in interacting with us!

If so many of us believe it, why do so few of us include it in our search for a truly balanced life?

In my opinion, the reason many people do not feel fulfilled and content even after they have achieved and “balanced” their lives is that they ignore their spiritual life.

Nowhere is it more clearly stated than in John 10 v 10 where Jesus said:

“I have come that they may have life, and that they may have it more abundantly.”

This is a key truth for living. All of us want to live life to the full and to live abundantly. What does abundance mean?

- Plenty
- Wealth
- Great quantity
- Loads

So practically what does this mean?

It is not possible to live a balanced life without working on our spiritual life as much as we do our hearts, our minds and our bodies.

You have to have a “Purpose” and a “Why”

If you really want to achieve something spectacular in your life you have to have a “purpose” and a “why”. If you don’t have a purpose to your life you won’t have what it takes to tackle the obstacles life puts in your way.

You need to know why you are doing what you are doing. When you know why, you have reserves of energy and passion others don’t have.

Every person who has achieved great things had a purpose and a why. Mother Teresa’s purpose was to show the love of Jesus to the poor. Martin Luther King’s purpose was to challenge racism and fight for civil rights. Nelson Mandela’s purpose was to stop apartheid, show forgiveness and lead in humility.

You may not have realized your purpose yet, but you need to find it.

To a certain extent you can choose your purpose. But if you really want to achieve something significant with your life, make sure the purpose you choose is one that is worthy of your life-time devotion. If your purpose is to have the best garden in your street, or to get rich or build the coolest hotrod, you might achieve your aim, but waste your potential. You might aim even higher and still miss your purpose in life.

It is my personal belief that every person has a purpose for being on earth, and that purpose involves having a lasting impact in making the world a better place. It is often easier and more comfortable to ignore your primary purpose and settle for a secondary purpose. Mother Teresa was a school teacher. She could have stayed as a school teacher her whole life and done a great job. But this was not her primary focus and she would have missed out and the world would be worse off if she had decided to remain a teacher.

If you don’t know what your purpose is, my advice is to think about the things in the world that really upset you or annoy you or make you mad – things you would like to see changed. Not all of those things will be your purpose but one of them might be.

Tip #1 Find Your Purpose

Find **your** purpose and make sure it’s a purpose worth devoting your life to. Start by gravitating to what moves you and what you want to change in the world. Ignore purposes that are shallow and do not make the world a better place. They are not your purpose, they are your vanities!

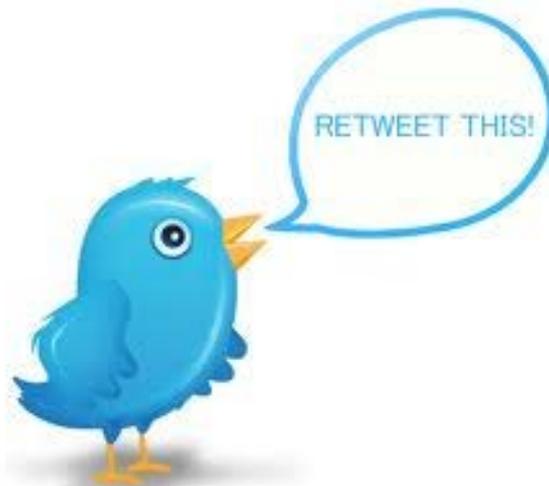
Tip # 2 Explore Your Purpose

Even if you are not sure of your exact purpose, start to explore those areas you identified above. As you do that you will find you naturally gravitate more and more towards your true purpose. You will meet like minded people and doors will open for you.

Tip # 3 Prioritize Your Purpose

The world is full of people who missed their purpose and their calling simply because they did not make it a priority. Too often a comfortable life beckons, or the vanities of life look too tempting. Remind yourself that the great achievers in our history prioritized their purpose and did not turn aside from it.

Help Me Get the Word Out.
Click below to Re-tweet via Twitter, and
tell people about this Guide:



Click below to “Like” this on Facebook:



(Note: You will need to click on the “Like” button at the top of the page.)

Exercise and Diet

Although there is a publishing empire based around dieting and fitness, the keys are simple:

- Eat less;
- Eat healthier;
- Exercise more.

Given it is so simple, what keeps most people from being a healthy weight and exercising 3-4 times a week?

Simple: Time and Priority.

Time

Time is a huge part of what this Guide is about. As you cut out of your life the time-wasting activities, and start building your career and other activities around your Lifestyle, you will find you have time for the important activities in life.

Priority

Prioritizing all of the many activities of modern day life is also a focus of this guide. As you set goals and think about what really is important in life, you will naturally find your priorities stay at the top of your list and the irrelevancies drop off.

To give yourself additional leverage, here are the benefits of a Lifestyle that includes adequate exercise and a healthy diet:

Tip # 1 Benefits of Exercise

1. Helps to manage your weight.
2. Promotes better sleep.
3. Combats some serious illnesses e.g. heart disease.
4. Reduces depression and anxiety.
5. Reduces blood pressure.
6. Increases bone density which is critical in later life.
7. Tones muscle.

8. Enhances stamina in the workplace and in sport performance.
9. Improves your mood.
10. Increases self esteem.
11. Reduces stress.

In the industrialized world literally tens of millions of people suffer from illnesses and disabilities that can be eliminated through regular exercise.

Tip #2 Benefits of a Healthy Diet

1. Strengthens your immune system.
2. Prevents and treats disease.
3. Leads to higher energy levels.
4. Helps to manage your weight.
5. Promotes better sleep.
6. Promotes a longer life.
7. Improves your skin, hair, teeth, nails i.e. your looks!
8. Reduces mood swings and increases a feeling of wellbeing.
9. Increases the ability to focus and concentrate.

Your body can only be as healthy as the fuel you give it to run on. Use the internet or visit a nutritionist for specific advice on diet and nutrition.

Tip # 3 Make an Investment

Exercising regularly and eating healthily are an investment in your Lifestyle and a gift you can give yourself. We are blessed with the ability to exercise and eat healthily – it is a crime to avoid it. Be disciplined, make time and make it a priority. You will never regret it.

Saying “No”

Few people are good at saying “No”. We generally want to please other people and for them to like us. Unfortunately because there is so much to do and achieve in our busy lives, saying “Yes” to more activities is often a mistake. The reason it is a mistake is that over-commitment leads to stress and a lack of focus. You simply cannot do 30 activities in a week and expect to focus and achieve in all of them. If you try to squeeze too much into your life, the really important things get marginalized or left out altogether.

For example, many people say their kids, their marriage and their faith are vitally important to them. But the truth is that in many cases the kids don’t get quality time, the spouses hardly see each other and prayer is something you only do when you desperately need something!

How can we solve this problem?

Tip #1 List Your Real Priorities

It is powerful just to write down your top five or top ten priorities in life. To help me do this I think about being 85 and in my rocking chair looking back on my life. What do I really want to be looking back on? Once you put pen to paper you realize that an awful lot of your time is taken up by activities that are nowhere near your real priorities in life.

Tip #2 Be Disciplined

Be disciplined to say “No” to everything that tries to crowd out your top priorities. These are things that you have complete control over such as wasting a few hours in a pointless activity e.g. a trashy movie.

Tip #3 Actually say “No”

Actually say “No” to people who ask you to do something you know is not going to help you achieve your goals or be part of your real priorities. I remember when I was trying to get really good at playing the guitar I would sometimes disappoint my friends on a Friday night when they wanted me to go to the movies with them – I just said “No”. Sometimes when I set aside time to write, a friend may want to come over. I have to say “No”. On Saturday mornings in Winter I take my kids to soccer, anything else gets a “No”.

Age Is No Barrier!

It always amazes me when people think that chronological age has anything to do with anything. Once you are an adult, say voting age, how old you are is completely irrelevant.

Some people I know are reluctant to have friends who are more than a few years away from their age – how limiting! I have really close friends who are half my age and others who are nearly twice my age.

Many people put an age limit on particular activities. How often do you hear “Oh I’m too old for that”, or “That’s only for young people” or “I’m getting close to retirement age” or “At my age I think I’d better slow down”. Or perhaps worse “I won’t be able to take that step until I’m much older”, or “People don’t achieve that until they are in the 50s or older”.

These statements are all limiting. Your chronological age is completely irrelevant to everything.

Nelson Mandela became President of South Africa at 75 years of age.

Fauja Singh ran a marathon in 2009 aged 98.

Ronald Reagan became the governor of California at 61, and became US President at 69.

No matter how “old” you think you are, your chronological age bears no relationship to what you can achieve. In fact we should be expecting to do more, achieve more, and impact the world more, the older we get. If you are just starting out in life, you need to remember this. Set goals for the next five and ten years. But in the back of your mind remember as your life progresses you should be achieving bigger, greater and more significant goals – and definitely not smaller and less significant goals.

Also of course, youth is no barrier.

Bill Gates started Microsoft when he was 20 years old.

Budhia Singh ran 40 miles (more than a marathon) in 2006. He was four and a half years old.

Christopher Paolini became a New York Times Best Selling author at age 19 with his first book “Eragon”.

Your age is completely irrelevant. It has nothing to do with your health, or your wealth, or your level of achievement, or your friendships, or the activities you choose to do.

Tip #1 Birthdays

Birthdays are fun. You get to celebrate with your friends, eat cake and get presents. But that is the only thing birthdays are for. Never define what is possible or permissible by how many or how few candles are on your cake!

Tip #2 Self Talk

As outlined in the Self Talk section, what we say to ourselves has a huge impact on how we feel and how we act. So start talking positively about your age:

“My youth is my advantage.”

“My cells are regenerating and keeping me young.”

“60 is the new 40.”

Tip #3 Make Friends

Look for opportunities to make friends with people much older than you and much younger than you. Different generations have different wisdom, different energy and different ideas. Learn from young and old.

Just Three

There are a lot of suggestions and recommendations in this guide. It might seem like a lot to take in and many changes to make. But there is a very simple technique for making change manageable.

You can transform your life with the principle I am about to outline. It is one of the key principles in this guide.

Step #1 The Next Five Years

Think about where you want to be in five years time. Then pick just the one main area of your life that requires the most change in the next five years. Write it down, but be specific.

For example: "I want to be earning a good income working for myself."

Step #2 Write a Goal

Write one specific five year goal for that area.

For example: "In five years time I want to be earning over \$100,000 per year in my own business, never working more than 30 hours a week, doing something I love doing."

Step #3 Make a Commitment

Make a commitment to yourself and one other person that you will complete just **three small tasks** every week day to achieve that goal.

Step #4 Just Three

Complete three small tasks **today** towards that goal.

For example:

- Order the most popular book on Amazon written by someone successful in a similar business.
- Google some ideas you have for the business.
- Register a domain name.

If you do this every week day for a year you will have completed over 750 small steps towards your goal! What could stop such a person reaching their goal?
Nothing!

Three Tips on Making Money

Here are three tips on how to make money. These tips are not “get rich quick” suggestions, rather if you follow this advice you will (over time) significantly increase your wealth.

Tip #1 Win-Win

If you go into business, make sure your business provides a win-win situation for you and your customers. Many people have the mistaken idea that business is about screwing your customers or putting one past them. Nothing could be further from the truth. The more your customers win, the more they will tell others and the more they will come back.

Take a simple example. When you go to a shop to buy milk, you win because you don't have to own your own cow, or drive to a farm to get milk. The shop wins because they make a few cents on the purchase.

My recruitment company was a good example. When I placed a teacher, the teacher won because they found a good job, the school won because they found a good teacher, and I won because I receive a fee for the placement. It was a win-win-win situation.

Tip #2 Be Generous

I can't emphasize enough how few people practice this amazing technique. But it is hugely effective!

One excellent example is when I applied for some shares in an initial public offering (IPO) through my share broker. The shares were very “hot” and were expected to stag (open strongly). The shares did in fact do very well, they went up 40% on the day they listed. I made \$6,000 on one day. I was very pleased and I rang a top restaurant and paid for a \$150 voucher which I then posted to my broker with a thank you note. He had been broking for over ten years and he told me he had never received a gift! Six months later another “hot” IPO came up. Guess who got the highest allocation of shares of all his company's clients? I did, even though I am a small client.

I cannot emphasize this tip enough times. Whatever you spend in being generous in business will come back to you tens or hundreds of times over. Of course that is not

the main motivation. It is simply being a good human being to be generous to those around you. It also makes the world a better place to live.

Tip #3 Successful People help other Successful People

This is an amazingly powerful success tip. Successful people help each other to become more successful. Wealthy people help other wealthy people to become wealthier. Fit people help other fit people to get fitter. And so on.

If you want to be successful, help other people to become more successful. Don't charge people, give your advice for free. The reason is simple; those successful people will help you in return. It will also build your reputation and build goodwill around you. There are tons of successful people you can help with your skill base.

Three Tips for a Better Lifestyle

Here are three powerful tips for improving your Lifestyle.

Tip #1 Incremental Change

You do not have to make huge upheavals in your life in order to effect change. Let me give you an example from geometry. Say you need to travel 1,000 miles (or kilometers) in a straight line towards a city where there is a fantastic treasure. Either side of your destination is an alligator infested swamp. If your compass is out by just one degree (one three hundred and sixtieth of a full circle), do you know how many miles (kilometers) you would be away from the treasure once you had travelled the 1,000 miles (kilometers)? Over seventeen miles (kilometers). Plenty enough for you to be eaten by hungry alligators! Just by making a tiny incremental change (1/360th) you can radically change your destination.

The good news is that in your life you can start making incremental changes that will have hugely positive changes in your final destination. Simple examples include watching less TV, reading more, exercising more, eating healthier.

Tip #2 Never be Late

Do you know the one reason people arrive late? They leave late. What I mean is; it is not the traffic, it is not the directions, it is not the last minute phone call, it is simply that they left late. In my experience most people arrive for business appointments late.

Being late tells me a few things about people:

They don't respect my time;
They are disorganized;
They are not someone I can rely on to keep a commitment.

Is this how you come across? If so, let it be the "you" of the past.

Tip #3 Buy Quality not Quantity

Always buy quality. This is even more important if you are on a budget. Quality feels great and looks great and it lasts. A good example is clothing. Let's say you have a \$400 budget for business shirts. It is far better to buy two \$200 shirts than six \$70 shirts. You will feel terrific, you will look amazing. You will notice, and others will

notice. This principle is especially important if the expenses are related to your appearance, or the appearance of your business (business cards, stationery, website). But it is a principle that should extend to every area of your life.

Retirement

Retirement is one of the most disempowering words in the English language. It conjures up the image of someone who has worked long brutal hours for tiresome year after tiresome year with an annual three week “vacation”. Then when society deems they are no longer at full productive capacity they stop doing what they have an ingrained habit of doing and they “retire” on far less income than they are used to. Not only that, most people have to trust the government to top up their savings in order to give them some standard of living.

Leaving the standard of living of my retirement to a group of future politicians is not my idea of certainty and peace of mind!

Now I believe in being youthful for as long as possible. But the idea of a three month surfing vacation with my kids now is much more appealing to me than watching my grandchildren surfing when I’m in my seventies. Just like you I want to retire now, not when I’m getting old!

Imagine your life from next year onwards as a series of adventures or missions or experiences interspersed with periods of earning money doing something you love. That is the way I live my life and there is nothing stopping you doing the same.

Tip #1 Mini Retirements

You can restructure your life so you can take “mini retirements” now. Work two months then take a month off. Work for a year then take six months off and backpack around the world for six months. Completely restructure your life so you earn passive or near passive income by only working a few hours a week from anywhere in the world.

Tip #2 Experiences

Most people don’t actually want to have unlimited money. What they really want is to be able to experience the Lifestyle activities we think unlimited money will bring – time freedom, boating on the Mediterranean, a month in Tuscany, travelling two months every year to exotic locations. All these are possible if you live smart and think globally.

Tip #3 Never Retire

A wonderful advantage of re-ordering your life towards running your own business in line with your passions is that you never have to retire! You can keep on managing your business and your life until they take you away in a box! Even if you are an employee and you have to “retire”, immediately start a business or an income earning activity that is in line with your passions. It never feels like work if you love what you do.

Before You Die Read This

If you intend to live life abundantly and achieve your Perfect Lifestyle you definitely do not want to have regrets at the end of your life. But the unfortunate fact is many people at the end of their life have serious regrets about what they did, and in some cases more importantly what they did not do. The purpose of this section is to learn from people who have end of life regrets, to ensure we do not make the same mistakes and have the same regrets.

Researchers who have studied and interviewed people at the end of their life report eight common regrets:

1. Did not take a leap of faith.
2. Did not have the courage to live a life true to myself.
3. Worked too hard.
4. Did not have the courage to express how I really felt.
5. Did not say what I needed to say.
6. Did not forgive.
7. Did not stay in touch with friends.
8. Did not let myself be happier.

Tip #1 Learn

Make sure you learn these invaluable lessons NOW before you reach that stage of life. Don't make the same mistakes.

Tip #2 Identify

Identify areas of your life where you have already made these mistakes or have these regrets. Put them right **today**. Pick up the phone, write a letter, send an email – whatever you need to do.

Tip #3 Make a Plan

Make a plan to ensure you don't fall into these regrets during your life. Ensure that the dream Lifestyle you visualize includes learning from the people who have made these mistakes so you don't have to.

More Money. More Time. More Fun. Less Work.

We all want a wonderful, abundant, rich, wealthy and full life. We all want:

More Money. More Time. More Fun. Less Work.

The Main Event

I'll be honest, the tips, principles and strategies in this guide are just the introduction.

The **Main Event** is my book "[Creating the Perfect Lifestyle](#)".

My book will enable you to make the right choices, to set high standards and big goals and achieve them.

My book "[Creating the Perfect Lifestyle](#)" is the place where I have revealed all of the secrets of how you can have a full, fantastic and balanced life. Free of stress, free of anxiety, free of complexity.

I am living proof. I am living a wonderful life.

Let me show you how you can achieve yours!

Emilie Sila'ila'I - Lecturer

"Finally, a useful, practical, positive, straightforward book. Oli Hille is living proof of the "I CAN DO" attitude and his belief in us as a progressive, innovative and creative world and people. Thank you Oli for your generosity of heart and mind to share ideas on HOW we can create and live a positive, happy, challenging and satisfying Lifestyle."

#1 Bestseller details – next page!

My book “**Creating the Perfect Lifestyle**” took me seven years to research and write. It is 266 pages long.

It is now an **Amazon #1 Bestseller**.

You can purchase it today for just US\$4.97.

Click here now: www.Amazon.com/dp/B006001LLM

Note 1: Less than 1 in 1,000 books on Amazon have more than 100 “5 star” reviews. See why my book has 123 “5 star” reviews!

Note 2: You can get the beautiful new 430 page paperback here:

www.Amazon.com/dp/047321508X

Note 3: To purchase direct from my website go here:

www.LifestyleBook.com/buy-now

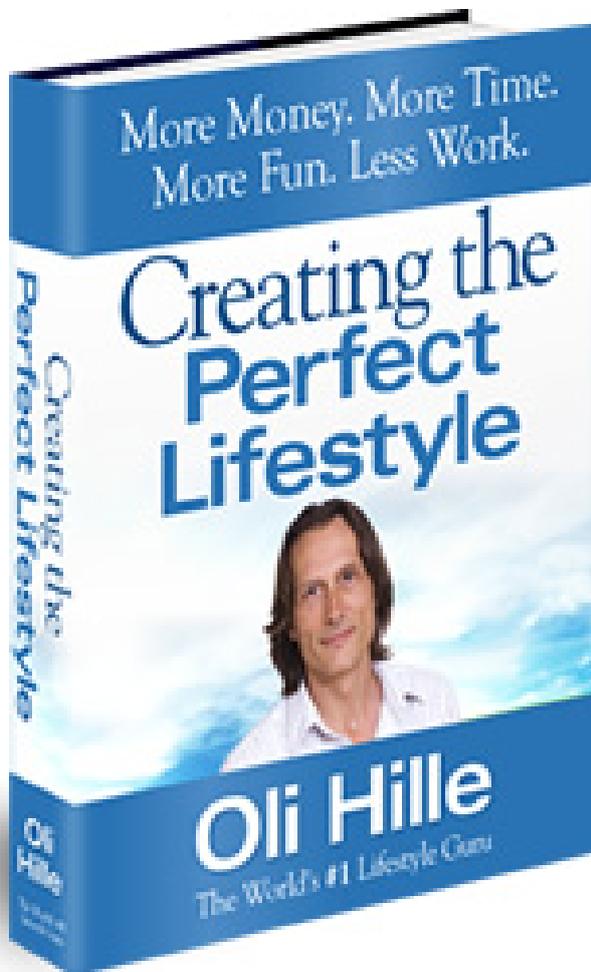
All the best for a wonderful life,

Oli

Oli Hille

PS If this guide has been useful to you, please go to my blog and add a quick comment that can help others understand why they need to read this guide. [Just go to this blog](#) and tell the world what you think of the Perfect Lifestyle Guide (over 90 comments so far):

www.LifestyleBook.com/blog/my-free-lifestyle-tips-service



“Must have book of the century.”
Midwest Book Review (USA)