



The **Lazy Way**

to **Wealth & Happiness**

Ambition is a poor excuse for not having enough sense to be lazy

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The **Lazy Way**

to **Wealth & Happiness**

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The Lazy Way to Wealth and Happiness!

(Fourth edition)

“Ambition is a poor excuse for not having enough sense to be lazy”



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The Lazy Way to Wealth and Happiness!

"The future you shall know when it has come; before then forget it"

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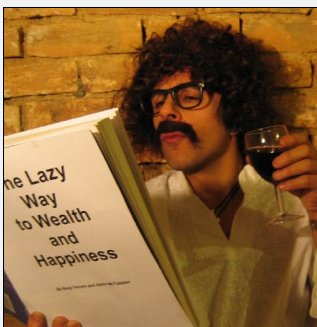
INTRODUCTION

"Follow your dreams and your dreams will follow"

Hello. My name is Benji Ferrero. I may look a bit of a nut-case, but don't worry about that, I'm mega approachable and like to help people out whenever I can. In fact, everything I have done so far in my career has involved supporting other people. So I guess it is my calling in life. I'm just that kind of person. Rest assured you are in safe hands.



Meet my business partner and good friend Aston McTalisler. Together we will show you how to achieve just about anything you set your mind to.



Good day to you and welcome. I trust that you find ones appearance, dare I say, a little more professional, distinguished and educated than young Benjamin, because, in point of fact, I am. However I must say that Benji is not only a most agreeable companion, but is an absolute delight to work with, and knows his subject par excellence. For those who must also be fascinated by the wonder that is me, my main interests are being terribly successful, achieving genuine happiness, enjoying vintage claret, and of course, having a jolly good time, all of the time.

It will become apparent that we approach life a little differently to most people. Basically, we analyse how people are spending their time and living their lives and where they are wasting opportunities. We provide you with a solution to enhance your life by streamlining the essentials and showing you how to achieve true happiness and bring the wealth into your life that you really need. We want to make life easier. And the good news is that it's not difficult at all! You've already taken the first step to find out for yourself.



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Benji: "I've always felt that there was more to life. I look around and can never figure out what people are doing and why they are doing it. It doesn't make any sense to me that everyone seems to be living for the completely wrong reasons. Maybe my brain is just plumbed in differently or something. Whatever it is, back in 2003 I started to write things down to try and discover exactly what I could do to make my life better. I am proud and delighted to tell you that I succeeded 100%, and the result is what you are reading now. We have packed it full of useful information that will give you immeasurable help if you choose to follow the same path."

Please take the time to relax and read through this document in it's entirety. Only then, by fully understanding the principles, can the information we provide help you to make your dreams come true just as ours have. It will also make much more sense that way.

Aston: "At this point my dear friend Benjamin had intended to waffle on for several pages about how he once struggled with the most boring jobs in the world, all through his twenties, blah blah blah, only to be made redundant several times, blah, blah, endless self pity and woeful wailing, blah, blah, resulting in the opinion that striving to climb the management ladder was a complete and unsatisfying waste of precious life. Or something along those lines. Big surprise! However, thanks to the wonder of information technology I have saved you the burden of reading this part by editing it down to a little over one sentence (primarily by the use of the most agreeable highlight and delete function). Please glance over Benji's remaining few words and I am quite sure that you will get the picture".

Benji: "Okay, okay.. I see what you mean Aston! I simply knew I wanted to improve my life. I started to explore what opportunities were around me. I answered adverts in the papers and magazines. I tried numerous get-rich schemes and programmes. Some were just novel business ideas, some were complete scams, others were the more familiar multi-level marketing schemes that seem to pop up every couple of years. I met people who were earning a fortune by religiously following such schemes and have even had limited success myself. But, eventually, they all seemed to have one thing in common. ie They didn't work for me. "



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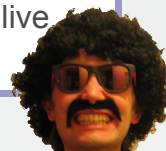
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What follows is what we have both learned over decades of experience. We hope it will help you in exactly the same way that it has massively improved our quality of life. You will obviously get there a lot quicker than us because you won't make all the mistakes along the way that we had to! We are utterly convinced that this guide will give you an incomparable head start to becoming happier with your life and to achieve everything that you desire in the future. Sooner than you could possibly imagine, you could know just what this feels like yourself.

Good luck!

Benji Says...

Just trust yourself, then you will know how to live



Aston's Top Tip...

An intellectual improvement arises from leisure





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TELL ME WHAT YOU WANT, WHAT YOU REALLY, REALLY WANT

"My riches consist not in the extent of my possessions, but in the fewness of my wants"

Well done for making it onto this next section. The simple truth is that most people who buy any kind of self-improvement manual or guide buy it, have a quick flick through the content, maybe read the first chapter and then put it to one side and forget about it. People naturally want a "magic bullet" solution to all of their problems and if it doesn't "cure" them within a few minutes they discard it. The relatively small number of people who get past the introduction and actually want to read, understand and take on the ideas and techniques are generally the ones that succeed. They are the ones who are giving themselves the opportunity for change for a better future.

So, thanks for getting here. Imagine it as being the first hurdle on a running track and now you've got your sights fixed firmly on the finish line and success!

What is it you really want? We think we can probably guess that you're thinking that you know what we are going to talk about in this chapter, but don't worry!

We are not going to try and convince you that you should work out all the important things in life that will spiritually enrich your life and make you a better person. We are not going to tell you that material wealth is bad. We are not going to tell you that you should not really be dreaming of that Ferrari or that holiday in the sun or that posh mansion in the countryside.

Actually, we are going to say quite the opposite.

The only way for you to realise what it really means to have lots of fancy, expensive possessions is to actually have some. And only by owning your objects of desire can you be perfectly happy to live without them. You can only decide whether they are really necessary if you realise that they are not always as much fun, or bring you as much joy as the people in the advertisements are telling you. If you want something really badly then nothing we say or do is going to change that. The only way you are going to feel better is by having the things you



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really want. Therefore, you must scrimp and save all of your money, work longer hours, take another job or whatever else you can do and you will get there in the end we are sure. If you really, really want something then we are certain that one day with enough hard work and maybe a little luck you will get those things. And if that fails you could always hire a Ferrari for a day and then at least you would get a taste and memory of how it felt to drive.

There is, however, a little secret to not having to scrimp and save, work those extra hours or take that extra job. That secret is simple: You need to learn not to want those objects of your dreams, at least until you are in the financial position to actually afford them.

So, if you are going to be able to afford the fine things in life that are calling out to you telling you that they'll make you happier what's stopping you?

Most people will answer that question by saying that they either don't earn enough money or, more commonly the real reason is that they are in DEBT.

It's difficult getting the things you want if you already owe every penny you earn to someone else! So the very first thing we need to do is get out of debt as quickly as possible. From today onwards we'd like you to adopt some new rules in relation to your finances.

The first rule regarding finances is about Credit cards. Those harmless little plastic friends that fit neatly in your wallet or purse. In our circle of friends and associates we have seen these seemingly innocent little cards cause more pain and misery than pretty much any thing else. And if the newspaper stories are to be believed, it's getting worse. Do not underestimate them.

This is the easy list of five main rules regarding credit cards that we had to learn the hard way.

1. NEVER EVER get a credit card / store card etc... etc...
2. If you find yourself with a credit card NEVER use it
3. If you find yourself having a credit card that you've used pay it off as soon as you possibly can!



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4. If you haven't paid off the credit card at the end of the month DO NOT buy anything else with it until you've cleared the debt.
5. If you want to buy something but won't be able to clear the credit card with next pay cheque then DON'T BUY IT.

Simple! It sounds obvious, but if you have a credit card and you don't follow the remaining rules then you might as well be throwing money straight down the nearest drain.

The same also applies for any other kind of loan too. Get the idea? It is common sense really but it took us a good few years to work it out for ourselves the hard way, but we are so glad we stuck with the rules and eventually as a result we had **zero** debt and actually started to save money each month. Cool eh? We both used to owe a ridiculous amount of money in loans and credit card payments each and every month. It was always a struggle to keep on top of, but eventually, bit-by-bit, we managed to pay it all off. Every last penny, until the credit card balance read zero. It even makes Benji laugh now because the credit card company and the bank keep sending him letters asking if he would like to borrow money again. Those letters usually go straight into the bin but occasionally he reads a few of them just for a laugh. The credit card company was offering him a credit limit of £10,000 and the bank had pre-approved a loan of £25,000 because Benji "was such a valued customer". All he had to do was sign on the line. "Offers" like this do not even tempt either of us in the slightest nowadays because we know they are just MONEY TRAPS.

This neatly brings us onto the subject of the advertising and promotional material you see on TV, in newspapers and magazines, billboards or in junk mail. Money traps exist all around us. Now, it is easy to see through the attractive marketing all the time, the smiley happy families on the television adverts, and the amazingly good times we could have with our new and improved "Product X". Instead just imagine years trapped in a cycle of paying off debt. See bank charges. See interest payments. Do not be that stupid any more. Benji was, but not any more.



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He who knows enough is enough will always have enough.

Remember that saying. Memorise it. Say it to yourself every day you are in debt. Credit card companies and banks do not give you credit cards and loans from the goodness of their hearts. They do it to make money, lots of money - from YOU. You become their SLAVE.

It's all a case of actually opening your eyes and looking. Opening your ears and listening to what the companies are saying to you in their advertisements. You will soon discover the subtle techniques that they are actually using to push their wares upon you. They are trying to manipulate you into parting with your hard earned cash by selling you an impossible dream in the same way that a dealer manipulates a drug addict to buy his next hit. From this day on you no longer need to be sucked into their plans – simply use your eyes and ears and work out what they are doing and avoid them.

Once you are out of debt you can then start to get serious about changing things for the better. Once you start saving money you can afford to buy the things you want (within reason obviously!)

And of course, once you start saving, you are well on the road to being in the position to make a real investment in YOUR future. The beauty is that if you make a cash outlay from your savings as an investment in some opportunity and if you fail, then you have really lost nothing and can start again with a clean sheet. As long as whatever you do is well within your financial means then you really cannot go wrong. All you need is ideas, time and a little persistence. The trouble with a lot of people who fail is that they are too greedy too quick.

Happiness is like a butterfly, which, when you pursue it is always beyond your grasp, but, which, when you sit down may alight upon you.

Right. Let's get serious. This bit can seem really depressing. If you are in debt it seems as hard as hell. Trust us we know. BIG time. We both had debt coming out of our ears and couldn't see the end of the tunnel. But forget about that. Concentrate on a time in the future when you live a debt-free life. Imagine being free from the burden of paying off loans and



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interest. Well, that IS going to be you. And it won't take as long as you think either. You will look back and thank us for this for the rest of your life. Actually, you'll probably completely forget about us because you'll be too busy enjoying your new life. We hope so – that will mean that we've succeeded!

If you have got several debts, say a couple of loans and a credit card or three. Sit down and work out the interest payments you are paying on each debt each month. An incredibly boring task, but you simply HAVE to do this. After you've worked out what you're paying on each debt see if you are able to use the loan with the lowest interest rate to pay off the larger ones. If you have any savings at all use them straight away to pay off whatever you can on the largest debt. They aren't real savings if you still owe money elsewhere. The only person who is going to end up with your hard-earned savings is the person who lent you the money so you might as well give them it right now. The more you pay off now, the less interest you will be charged and the quicker you will be able to get rid of the debt – FOR GOOD. It is a long, hard slog, but it is definitely worth it in the end. If you are clever (for example by taking advantage of interest free balance transfer deals on credit cards) you can make life very easy for yourself. Just make sure you can keep well on top of this kind of activity as if you're not careful it can get out of control and you might end up in an even worse situation than you started in. The crucially essential rule is to not, under any circumstances, buy anything else on any credit card you may have until you have actually got the real money to pay for it. Do not kid yourself into thinking that you will be able to pay it off next week when you expect to have a little more money because something else is bound to come up to swallow up that cash! It does take a lot of discipline but once the debt is gone you will not need to pay a credit card interest payment EVER again. If you do use your credit card ensure that you pay it off in full every month so that you will not be charged interest.

If there is to be any peace it will come through being, not having.

YOU know exactly what you buy each week, each month, each year. We don't.

YOU know in your own heart what YOU actually need. We don't.



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It all depends on you. We are definitely not going to sit here and say that you don't need that £15 pizza, or that £20 bottle of wine, or that £50 pair of trainers, or that £100 fancy new outfit, or that £2000 trip to the that beautiful island paradise, or that new £12000 motorbike, or that £50000 sports car.

But think whether or not you *need* those things or you just *want* them. You need to breath. You need to eat and drink. Do you need some new shoes or do you just want them?

It is important to decide if you really WANT to become a success you NEED to learn what you can do without until you become financially successful. Then you can have whatever you want.

Once you are completely focussed on how your finances are actually doing and not listening to the voices in your head (well, the voices from the TV, radio and newspaper advertisements anyway) you will gradually begin to find the whole decision making process regarding your purchases easier and easier, month-by-month.

Over time this will begin to just happen without any concious effort on your part. You will realise exactly what I mean sooner than you think.

From today, whenever you buy ANYTHING, ask yourself, "Why do I need this?" Is it for your benefit or are you the unconscious victim of some multi-million pound advertising campaign? Have you just put something in your shopping basket because you actually need it or is it just because you have been brainwashed into thinking you want it? You have undoubtedly been bombarded by thousands upon thousands of suggestions in the past without even realising it. Learn to see them. Actually listen to the wording of the adverts, examine the imagery. How are they really trying to influence you? Soon, it will become second nature and you will begin to spot the signs a mile off. There are really good books on the subject of how retailers try to get you to part with your hard earned cash so I won't spend any more time here.

Just remember what is really going on when you see or hear an advertisement. Whose interests is the final sale of the product or service really in? You can guarantee that 99% of the time that person isn't going to be you.



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By this stage you will be well on your way to figuring out a nice little plan that will be the beginning of ridding yourself from debt forever.

The next stage is to think about what you are going to do to actually earn more money in the future. Stage one is about freeing yourself from debt and earning enough to get by. You may already be at that stage or something very similar. Stage two involves earning extra cash to supplement this job with an additional income that involves spending very little of your time. You earn money by providing people with a useful product or service. You may have some kind of talent that people are not yet aware of that you can do this already. Maybe you can write or draw or are good with your hands? Most people have got something that they are able to do. It is just a case of clever marketing which will enable you to reach your potential customers. Have a good think about what skills you have and how you could provide people with some kind of product or service.

Benji Says...

The trouble with being poor
is that it takes up all your time!



Don't worry if nothing comes to mind just yet, because you'll soon be spotting opportunities everywhere if you apply what you are learning here. Firstly, we will find out what not to do...



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REASONS OTHER PEOPLE FAIL

"I do not regret the things I've done, but those I did not do"

Some people always seem to fail no matter what they try. Here are some of the most common reasons for failure. Make sure, whatever you do, you use this little check list which shows 10 reasons that often cause people to fail when trying to start up a new venture:

- 1. Having a great idea and not acting on it**
- 2. Not believing in whatever it is you are trying to achieve**
- 3. Allowing others to let you stray from your goal**
- 4. Starting, but not following your plan all the way through**
- 5. Trying to run before you can walk**
- 6. Getting yourself into debt**
- 7. Being impatient and not giving your plan enough time to work**
- 8. Thinking that someone else must have already thought of it and not bothering yourself**
- 9. Expecting something for nothing**
- 10. Ignoring any of the above**

Sounds like a lot to take on board maybe? Never mind, take it easy and read through the list again.

Some of your best ideas will happen whilst you are relaxed and resting – so make use of that state! Take your time. After all: Laziness is nothing more than the habit of resting before you get tired. Try not to be impatient. Sometimes a great idea will take a while to get just right.

The inventor Thomas Edison was working on a project and was asked what it was like to constantly fail in his quest for the solution to his problem. He answered "I have not failed 700 times. I have not failed once. I have succeeded in proving that those 700 ways will not work. When I have eliminated the ways that will not work, I will find the way that will work." He went to find the answer he was looking for and invent the electric light bulb – one of the most widely used inventions on the planet! The lesson here? **DON'T GIVE UP!**



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Benji: "There are, of course millions of other reasons that could lead to failure. Notice though that I used the word "could". You have to start being positive about things that WILL happen and learn to forget about what "could" happen. The more positive you are about something happening the more likely it is that it will actually happen. If you go through life thinking that something is not going to work - it won't. Plain and simple. The only way to really find out if your idea, or amazing new product is going to work is to get out there and just try it out.

You also have to make sure you give your new venture enough time to make it work. So often, people expect instant results. Even with the simplest of business ideas it takes a bit of time to get going. If you are currently doing another job and you are too preoccupied with this you may fail to give your new idea the time and energy it deserves. This is why I was fortunate to get a non-demanding job that gave me plenty of time to concentrate on getting it right. If I was still working in a job that took up all of my time and energy, there is no way I could have been bothered to create this guide in the first place!

It's incredibly easy to get caught up in an activity trap, in the busyness of life; to work harder and harder at climbing the ladder of success, only to discover it's leaning against the wrong wall.

Whatever you do, as I've already said, don't give up! You will get there in the end and you have to believe that even if things don't appear to be going the way you expected. "

Aston's Top Tip...

Self-pity in its early stages is as snug as a feather mattress. Only when it hardens does it become uncomfortable.





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GET YOURSELF MOTIVATED!

"Work like you don't need the money. Love like you've never been hurt.

Dance like nobody is watching"

By now, reading this guide should be making you seriously motivated into springing into action and fulfilling your dreams.

Aston: "Do fab possessions get you motivated? Mmmm me too baby.



Delicious malt whiskey, bargain at £120 per bottle! Lovely. I would have personally gone for the 40 year old bottle, although I suppose £1000 per bottle is almost excessive really isn't it? After all, that would amount to several cases of jolly fine claret and a full valet for the Jaguar. Perhaps next week!

Or maybe you would prefer a widescreen home cinema system? Or a dolphinarium.

Still not for me I'm afraid. I couldn't spare the time to watch it because I'll be here:



Oh well! I'm sure it'll all still be there when I get back!"



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Benji: "I remember the days in the past when I thought I could never afford any of the sort of things Aston is talking about. We don't actually need any of these things do we? However, it is nice to have them if money is no object.

Wouldn't it be great to have these things without worrying about how to afford them? To get to that stage quickly you'll need to get yourself motivated!

The only thing I would say is that motivation has to come from within. Sure, read some books or listen to a tape or CD. It might well help. But at the end of the day you and only YOU have to really want to make the big change and turn around your life if you are to get anything new out of it."

Getting yourself motivated to leap into action and start changing your life for the better can be easier than you may think. It has to start with you having a clear and focused belief that what you are trying to achieve will actually work and you will become successful. A good way to start is to make a list with all of the obstacles that stand in the way of you achieving whatever it is that you want to do. It may start to look daunting as the list grows longer and longer. But really, the more obstacles you can think of the better. It will make sure that you are better prepared for all eventualities. The whole point of making this list is so you can split what may initially look like an impossible task into smaller easily manageable tasks.

Once you have made the list work through each task one at a time. You will be amazed at just how quickly you will jump over any obstacles if you concentrate on each one individually instead of trying to work out everything all at once. It is like trying to eat a huge cake all at once. You are only going to make yourself sick trying to gulp it down in one go. If you slice it up and have one or two slices a day within a week or so you will wonder where it all went to so quickly! As you cross off each task from your list of obstacles it will motivate you further because that will be one less thing to do and you will be one step closer to your goal. So start now. As soon as you have finished reading this guide!



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Every single day try to cross at least one item off of your list of things to do. Before you know it, you'll be done – and you'll wonder why it seemed like such hard work at the beginning!

Think highly of yourself because the world takes you at your own estimate.

We have talked about the fact that there is no point being financially wealthy if you are not actually happy with it. One of the reasons that people aren't happy is because they get affected by the stresses in their lives. Once you have removed the stress you are well on the way to becoming happier. If you are not constantly worrying about things then it is far more likely that you will have more time to reflect on the aspects of your life that are actually pretty good already. If you are feeling a little stressed out we would thoroughly recommend taking up a sport, physical activity or hobby which will give you the opportunity to totally forget about everything else and immerse yourself totally within it. What you need is something to give you a real "Feel good" factor. What ever you decide to do be positive and make sure you do it. This guide is as much about enriching your life as it is enriching your bank account - it is all a question of choosing the correct balance.

TRY. If you don't – you won't! And instead of just trying why not just DO it.

Benji: "When I took a step back and was reflecting on where I had got to in my life one of the things I noticed when I had a long hard look at myself and what I had become over the years was that I was beginning to put on a few extra kilogrammes here and there! Some people might just put that down to getting a bit older and enjoying the finer things in life but not me. No way! I decided to really do something about it. I brushed the dust of my bicycle and at every possible opportunity I would ride it instead of taking the car or bus. I also cut down on my alcohol intake a little and started to eat considerably healthier food. The results were astounding. For a start, I was feeling the best I had done in years. Other people were starting to comment that I was looking healthier. I will not say I was drastically over weight in the first place but I was actually starting to get quite nicely toned. It was not really much effort at all. Just cut out a few fatty foods here, skip a few deserts there, save the excessive drinking sessions for special occasions (or even better cut them out completely), and on top of that do some kind of exercise that you are not doing at the moment! Take the stairs instead of the lift. If you do that every day it will all



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add up. That was a few years ago, and now it all comes as second nature. I definitely have not got a problem with eating the occasional pizza or burger but that is certainly not an everyday occurrence. Nowadays, I automatically look at everything I eat and drink and tend to go for a really balanced diet. I would not call myself a vegetarian, but I have quite drastically cut down on the amount of meat (particularly red meat) that I consume. Whenever I pass a fast food outlet or a pub I like to have a look in through the window and check out the people waiting to be served. The next time you pass one try it. Count how many "regulars" you can see - they will usually be the ones who look like they spend too much time eating unhealthy food or drinking in the pub! You really do see that over time you are exactly what you eat. It is an brilliant way to change your attitude to your own health. Just look at the state other people are getting themselves into through not taking proper care of themselves. The same probably goes for smokers - luckily for me I have never taken up smoking but the same kind of rules apply. There are some really excellent methods of stopping bad habits such as smoking. The key is actually trying them TODAY, not tomorrow, next week or as a new year's resolution and actually wanting to stop whatever the bad habit is in the first place. After all, you didn't used to do it when you were younger. What actually made you start? Have a good long hard think about it. Analyse it. The bad habit is a behaviour that you have learned at some point. If you can learn a bad habit, then you can learn to live without it. Full stop. Stop making excuses. Starting now.

You don't have to go completely overboard to get yourself healthier, with more vitality and energy. Here's something I do most days that really helps me feel pretty damn groovy. Get yourself a juicing machine or a blender and start making your own healthy juice drinks and smoothies. It is amazing what drinking a glass or two of freshly juiced fruit and / or vegetables will do to give you an energy boost! It gives you some of the essential vitamins and minerals you need to keep healthy and it tastes good too! I never used to eat the recommended daily intake of fruit and vegetables suggested by the medical profession. I cannot think of an easier way achieve a healthy well being than to spend a few minutes each day preparing a delicious drink with wholesome ingredients. Try it, you'll be amazed at the difference it makes. I would go on and give you a list of fabulous recipes here... but hey, gives me an idea for a new product to market!"



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Here's an interesting fact. 20 minutes of exercise raises your body's metabolism and will increase the amount of calories your body burns for up to 12 hours.

Are you really going to sit there (on your arse) and tell us that you can't manage 20 minutes of exercise per day? We hope not. By now you should be saying, "Of course I can do that! That'd be easy!"

The lazy way to do exercise everyday:

1. Get a cheap exercise bike or cross training machine (I've just checked on eBay and we're talking about £60 for the basics! C'mon already!)
2. Place this exercise apparatus in front of your bed (Aston: "Or somebody else's bed") so you pretty much trip over it when you get out of bed.
3. Instead of tripping over it the next time you get up in the morning (Aston: "Or afternoon"), get on it and do 20 minutes of exercise. It's great to stick on some music or just contemplate what you're going to do for the rest of the day. (Aston: "Personally I spent the rest of the day exercising ones brain contemplating the entire concept whilst riding a pretend bicycle precisely nowhere without spilling a single drop of claret")

Now that part should be easy. However if you can maintain 20 minutes a day for 4 or 5 days per week and perpetuate this for several months it will become a habit that you find it very hard to do without.

Aston: "Try not to fret if you are unable to purchase some first class gymnasium equipment such as I have in my stables. You CAN always do some form of exercise. For example try to simply swing your arms around a bit, go for a walk, go swimming for a little while, make a face like a King Penguin. Whatever it is, do it as soon as you get up. Work up a light sweat at least. (Penguin faces are ideal for this) This will get your metabolism working which not only keeps your body fit and healthy, but also pumps blood into your brain and will make you much more productive and increase your ability to deal with stress. "



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So, anyway, what ever form of exercise you choose, after a very short while you should begin to feel healthier and happier because of some simple changes that you have made. But what has this got to do with becoming more successful? It has EVERYTHING to do with it. If you get your body working properly first, the rest of your life will soon follow. As you do this always remember to keep a positive mental attitude and a smile on your face. You must have heard the saying about it taking lots of facial muscles to frown and only 4 to smile. Who knows if this is true. Who cares? Happiness is the lazy person's emotion. Fact. It must be. How do you feel when you're incredibly happy compared with when you're sad or depressed? It's almost as if being sad physically drains your energy and being happy gives you a boost!

A smile is curve that sets everything straight.

Whatever type of activity you choose to do the key is at least do something! Anything that you do that makes you feel better about yourself and gives you more energy is bound to help boost your motivation levels too. If you feel good about your life then your life will present you with many more opportunities. Being happy definitely opens doors. Other people are more willing to interact with you. A smile is infectious - use yours today!

(Aston: "If you believe one thing and one thing alone in this guide then re-read the above paragraph and live by it. It certainly works for me.")

Benji: "My most important additional advice is simply do not worry about today's problems because tomorrow or next week or next month you will look back and see it for what it is - irrelevant! If you spend your entire life worrying about what might go wrong you would never do anything at all. You may have heard the saying, "Feel the fear and do it anyway". These are very true words. Do not let such things worry you unduly. Above all you need to relax, relax, RELAX!"

If you do find yourself getting stressed there are some simple things you can start to do that will help you de-stress yourself.



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First, let's explain what stress actually is.

Stress is bad. It really gets under your skin and makes you incredibly unproductive. It turns into a vicious cycle which prevents you from achieving the things you want to achieve. If you can stop the stress from building up, you'll find it easier to achieve whatever you want.

The trouble is that most people know what it feels like to be stressed but don't actually know a lot about it. Let's set that straight right away.

Stress is completely natural. What isn't natural is that in today's modern lifestyle we don't get rid of our stress. The reason the feeling of stress exists is to protect us from danger. Before humans evolved as a race, stress might have come from the danger of being hunted. The very real possibility that we would die or be seriously hurt if we didn't take steps to avoid a dangerous predator. Stress was there to increase our heart rate, to increase adrenaline levels and make us more aware of the dangers around us. When those dangers presented themselves we took immediate action by running, or fighting off the predator. And once the danger was gone, the stress went too.

What evolution has given us is, by comparison, an easy life. Most of us no longer face the regular dangers in our life that animals in the natural world do. The trouble is, the stress is still there. Or at least the perception of stress is. It is just stress that comes from telephones, computers, emails, bills, debts, etc.. etc.. The difference today is that the stress is not actually real. There is not a physical manifestation of it and we are not actually in any real danger from it and therefore there is nothing to physically run away from or fight. There is not the natural release from the stress that there would have been in the past. Therefore the stress builds up and up and it eventually leads to either a breakdown in physical or mental health or both.

So, what you need to do to counteract stress is:

1. Realise that it's not REAL stress. You're not going to die!
2. Give yourself a method of regularly releasing stress in the form of a demanding physical activity.



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3. Give yourself the opportunity to properly relax.

When you do feel yourself getting stressed and you want an instant way of dealing with it without having to go for a run or punching someone or something you basically need to do what hypnotists call “changing state”. We go through various different state changes every single day, like being happy, sad, quiet, stressed.. etc.. etc..

Here's how to change your state quickly if you feel the stress building up.

When you've got a quiet moment to yourself you need to first set the foundations for this technique. Sit, or lie down quietly somewhere where you will have no interruptions at all for a few minutes. There is no hurry at all. Take as much time as you want to. Close your eyes and take a few slow, really deep breaths. Now breath right out. Exhale completely. Do this a few times. You will start to feel more relaxed already.

Now begin by visualising your feet. The more detailed the better. Imagine them slowly being enveloped by a lovely, warm glow of relaxation. Feel the muscles in your toes and ankles slowly loosen and relax. Give the glow whatever colour you like. Then ever-so-slowly allow this warm, relaxing glow to move gradually up your legs towards your knees. As it goes, relaxation of that area follows. Try to visualise it really clearly in your minds eye. Keep this going until you eventually cover your whole body, gradually, one part at a time. Once your whole body is immersed in this lovely, peaceful sense of absolute rest, start the whole process again back down at your feet and slowly add an another layer of blissful relaxing warm glow. Maybe give this layer a different colour and make it pulsate slightly. By the time you reach the top of your head the second time you should be about as calm and rested as you can get!

At this point, in your mind, start to think of a time when you were incredibly relaxed sometime in the past. It can be anything. Being on holiday. Laying in the sun. Relaxing in the garden. Anything. Wait until you have the image and the feeling of being totally relaxed in your mind. Make it as clear and vivid as you can. Try to feel, see, hear, taste, smell everything about that experience. Once you're there start to gently touch your thumb and finger together and



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squeeze. Make the memory of the scene brighter and more vivid and squeeze again. Keep repeating this process for as long as you like.

What you have done is created what is called an “anchor”. You have associated the action of squeezing your thumb and finger gently together with the feeling of being totally relaxed. Now, whenever you wish to return to this state of relaxation instantly, all you have to do is trigger your anchor by performing the same squeezing action a few times and your mind will automatically remind itself of what it feels like to be relaxed.

The more you practice the association using the process above, the more powerful the anchor will become and the more your mind will associate the anchor with being in a relaxed state. It really does work. Try it.

Another thing that is really obvious, but incredibly important is taking just a few minutes at least a couple of times a day to actually take time-out and relax. It's amazing how many people don't actually do this. So many people go through the day and when they feel tired they do the exact opposite of what their body is trying to tell them. Instead they try to kick start their body into yet more action (and stress) by pumping it full of stimulants like coffee and cigarettes. Why not just have a little rest? Do nothing for a few minutes. Shut your eyes. Try the anchoring technique described earlier or maybe just stare out of the window and have a day-dream. Doing this kind of thing for just a few minutes is a completely natural thing to do and suppressing this natural state will only lead to further fatigue and stress. Listen to your body and respond to what it is saying to you. Take a rest every now and then!

Benji Says...

What we do today, right now, will have an accumulated effect on all our tomorrows.





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MAKE YOUR MASTER PLAN

"Wealth, like happiness, is never attained when sought after directly. It comes as a by-product of providing a useful service"

The only way that you will succeed is to make a Master Plan. You have to know what you are going to do before you do it. This guide will hopefully go a long way to providing you with the nuts and bolts of how you are going to approach your new venture, but you will still need to sit down and work out exactly how it is all going to work for you. Part of the Master Plan will be the list of all the obstacles that stand in your way. The rest of your plan is simply a list of all the other steps you need to complete before you achieve your goal. You need to have everything in place ready for when you start doing whatever you choose to do. For example, if dealing with customers, you need to be able to provide what you tell your customers you can provide. You need to be able to process their orders and ship out any products to them quickly and efficiently.

One important key to success is self-confidence. An important key to self-confidence is preparation. (Aston: "And meticulous personal hygiene one would suppose")

If you take care of the small things, the big things take care of themselves. You can gain more control over your life by paying closer attention to the little things. (Aston: "Precisely")

Never, ever stop developing your idea. If you think of a way of making your business better – just do it. Don't hesitate!

This statement is pretty obvious really. If you are not doing the right thing then you will not be earning as much money as you could be. So if you're not getting enough money, it needs changing. As far as we are concerned, doing the right thing also applies to doing the right thing on a personal level too. We would not be happy if we were conning people into buying something they did not need or could not replicate for themselves and become successful. We would not be happy if we did not think the information in this guide would work. After all, what we are trying to achieve is not just financial freedom and wealth, it is personal happiness too. They both go hand in hand. That is why we spent so long preparing this guide.



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We would not be comfortable marketing a product that we were not completely happy with. We trust that you are absorbing and enjoying this guide. After all, your success in this venture is our success also. And if you think it's not right for you we want to hear about why.

The main thing you need to do is actually make a list of the what you need to achieve to carry out your master plan. Think of where you are starting, where you are aiming and try to break down all the tiny steps in between in simple chunks.

It is important to remember that when trying to achieve anything it is much, much easier focusing on a goal if you can define it and what stands in it's way, in simple steps. It doesn't matter how little detail is there in the beginning. The important thing is to **MAKE A START**. You can add as much detail as you like later as you progress.

Aston's Top Tip...

Money will come when you are doing the right thing.



Benji Says...

It is never too late to be what you might have been!





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GO FOR IT!

You may have seen countless opportunities and business ideas in the past and after much thought, probably did exactly what most people do when presented with a great opportunity - absolutely nothing!

You will find that some of your friends and family may well be sceptical about money making schemes and rightly so. There are many that are just a big pit which you end up throwing all your money into and never get anywhere. It is up to you to research and think through any opportunity that arises but there always comes a point when you have to just jump in with both feet and just go for it. If you do not do that then you will never get anywhere. Ignore criticism. Put all your thoughts and energy into getting it right and making it work for you. Keep away from those who try to belittle your ambitions. Small people always do that, but the really great make you believe that you too can become great.

Weigh up the cost of failing against the cost of success. If you cannot afford to lose the initial start-up cost of your new venture then in all seriousness my genuine advice would be not to even start it at all. First you should get into the financial situation where you can afford to lose your initial investment (as previously mentioned) and then go for it. There are a lot of unscrupulous people out there who are prepared to take everyone for a ride. That is why we are confident that our products and services are worthwhile and it is why we provide a 30 day, no quibble guarantee.

Aston's Top Tip...

To do great work a person must be very idle as well as very industrious.



Benji Says...

"You miss 100% of the shots you never take"





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If you're in the business of providing customers with a product or services and they do not like it for whatever reason then give them the opportunity to get their money back - in full. It shows your commitment to your product. It shows you believe in what you are marketing. It shows that you actually care. If you really do show this level of confidence only a very small proportion of people will ever request their money back. It should be obvious to them that you would not be trying to sell them something that you did not truly believe would be beneficial to them.

Remember when we discussed reasons for failure? How many times in your life have you looked back at a situation or opportunity that you did not take because you were scared of failure or not sure that it would turn out just the way you wanted. If you are to succeed you have to learn to re-programme yourself to just ignore your fear and go for it anyway. A good way to do this is to visualise the worse thing that could possibly happen and then offset this with all the good things that will happen when you are successful. The worse thing that could happen is usually really silly and trivial when you compare it to the benefits you will eventually attain. Try to think, "So what if I fail 9 times if the 10th time proves that I was right to keep on trying?" Each time you "fail" should really be viewed as a success because you should learn something from it. Remember the story a little earlier about Thomas Edison inventing his light bulb. Maybe try a different approach next time. Eventually, with persistence, patience and practice you will be amazed at your success!

Aston's Top Tip...

Chance is always powerful. Let your hook be always cast; in the pool where you least expect it, there will be fish.





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DON'T GIVE UP

"Don't let yesterday use up too much of today"

The previous chapter was entitled "Go for it!" Maybe this one should have actually been called "Keep going for it!"

Benji: "We all have our doubts when entering into something new. There are always obstacles. The only thing to do is keep going and eventually with enough determination and drive we get there in the end. Did you learn to ride a bicycle when you were younger? As a small child I remember thinking what an impossibly hard task it was wobbling along on my first bike. I remember the day the stabilisers were removed and a rode solo for the first time. What at first seems difficult soon becomes as easy as 1-2-3. If you fall down you always have to pick yourself up, brush off the dust, figure out what went wrong and try again, and again, and again. Eventually you will succeed."

So, if you come across a difficult time and things are harder than you expected just keep going! Stay confident and try again. Remember a time in your life (like learning to ride that bike, learning to swim or something similar) when you achieved something you had set your heart on. Remember that feeling of fulfilment and joy when you were successful. Really think about what it felt like inside. You felt brilliant. You were fantastic. You did it! Well, whatever you want to achieve is possible again. You just have to make it happen again.

Benji Says...

If someone else can do it, then you can do it too!





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Try to forget all the negativity in your head that may be holding you back. Break free of the restraints of your doubts and be positive about your success. It is just another obstacle. Add it to your list of goals and nibble away at it until you have leapt over it and it is just a memory in the past fading into the distance.

Whatever you do in life you will have your good days and your bad days. The trouble is that most people seem to remember the bad days easier than the good days. You have to change that way of thinking. Whenever you feel down or like giving up think about something good that has happened. Think how it made you feel. Think about what you can do to turn around the situation you are in and end up having another good day after all!

Aston's Top Tip...

The way I see it, if you want the rainbow, you've got to put up with the rain.



Walk tall and proud, put on a brave face and keep on going for it - you have got absolutely nothing to lose and everything to gain! Think positive and positive things will start to happen. This can start from something as simple as a smile. Remember what we said earlier about the amount of muscles it takes to smile? And to top that it also makes you feel good too. Do it today - smiling is infectious!

Benji Says...

Happiness is like jam. You can't spread even a little without getting some on yourself.





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WEALTH

Wealth. First of all let's discover what wealth actually is. What do you understand the word wealth to mean?

In the dictionary, the first definition of wealth lists it with an obsolete meaning with the word Weal. If you, like me have no idea what weal is, it is listed as follows:

Weal:

A sound, healthy or prosperous state.

Well-being:

The state of being happy, healthy or prosperous.

It also relates to the word Welfare.

Welfare:

The state of doing well especially in respect to good fortune, happiness, well-being, or prosperity.

The second meaning (after the obsolete meaning) my dictionary describes wealth as: Abundance of valuable material possessions or resources.

I wonder why the first meaning is now obsolete? The really important factors of what the word Wealth really mean seem to have been overlooked nowadays: Health and happiness.

And prosperous? Does that word exclusively apply to money? It seems not...

Prosperous:

Auspicious, Favourable

Marked by success or economic well-being

Most people nowadays interpret what it is to be wealthy as being the same as it is to be rich.

Rich:

Having abundant possessions and especially material wealth

It seems that modern Western culture has chosen to focus on the monetary aspect of wealth and has forgotten the aspects of wealth that were originally important. I am sure that it is better to focus on the now obsolete meaning which encompasses a more balanced view.

In summary, being wealthy can include being rich but being rich rarely includes having all of the jewels that true wealth can bring you.

So, knowing all of this, let's ask a question. If you had the chance to be either Rich or to be Wealthy, taking into consideration **all** of the above, which would you choose?



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You may have heard the saying that Real riches are the riches possessed inside. And only when you have got those kind of riches will you be in the position to be really happy, regardless of whether or not you have material riches.

When you have riches on the inside is when you find out what you actually want and need in life. So, for now, just relax and don't worry about a thing... It'll come eventually, when you're ready for it.

Aston's Top Tip...

There's no reason to be the richest man in the cemetery.

You can't do any business from there.





LUCK

Some people follow seemingly odd superstitions in the pursuit of luck, some almost to the point of it becoming a compulsive disorder, but I don't think that there is a way of increasing "luck" as such.

But that doesn't mean that lucky people don't exist and that it is possible for some people to be luckier than others. For example, how many people have you heard of who've won the lottery who didn't buy a ticket first?

Benji: "Now, I don't often do the lottery, maybe once in a while, just for a bit of fun. The odds are stacked almost completely in the favour of the company that runs the lottery. The same goes with all other forms of gambling be it horse racing or casinos. They exist primarily for one purpose. To take money from the majority of the participants and to reward a small minority. That's not the kind of luck I'm interested in."

Instead of relying on trying to stack up impossible odds in your favour why not "gamble" on things with shorter odds? These things, otherwise known as opportunities exist all around us. It's just a case of spotting them.

The more ships you send out to sea, the more likely it is that one will return laden with gold.

To put this another way, the more opportunities you take advantage of in life, the more likely it is that one of those opportunities is going to be the one that brings you what you are looking for.

Aston: "Or the way I see it is, 'it is an empty penguin that returns for the night devoid of herrings'."

We believe that "luck", whatever that is, presents itself to everyone at random points during their lives in the form of opportunity. It is those people who are actively looking for luck, and are ready to jump into action the moment it appears and take advantage of it, who are "lucky". Imagine luck being a bit like planting seeds. Not all of the seeds are likely to actually grow, but the more attention you pay to helping them grow, by properly watering and looking after them, making sure they have exactly the right conditions, the more seeds will go on to grow into healthy plants. And it is only when you have healthy, well-tended plants, that they begin to bloom. You don't know for sure at the beginning which seeds are going to grow, but you can be fairly sure that most will grow, and eventually flower, if you follow the right rules.

Benji Says...

You make your own luck!





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BECOMING TRULY HAPPY... FOREVER!

Before continuing with this section, have you simply skipped straight ahead to this chapter from the Table of Contents? If so, go back and read the previous chapters first. They are there for a reason. The way we have written this guide everything will make more sense that way.

If you have read everything else, then hopefully you have already learned a great deal so far, but we have found that most people find the pursuit of true happiness to be the main reason that they purchased this guide (whether they know it or actually disguise it with another goal, such as having lots of money, thinking that this or other material possessions will somehow lead to increased happiness)

Can reading this guide really give you all you need to become truly happy? Well, it can't just miraculously make you instantly happy. This is a "lazy way" but you will need to put in a little effort. It will require you to take notice of what we have actually written here and you will need to make a few simple changes, but it will definitely show you the path that you need to take to becoming as happy as you like!

This is without doubt the single most important part of this guide. If you start actually living your life following the methods described here from this moment onwards you will notice changes almost immediately. We could have simply written down a short summary on a single sheet of paper and sold people "The secret of happiness", but we wanted to put it all into context and give the whole piece more meaning, hence all of the other chapters and the wealth of useful information that we have provided you. We wanted to give you something we feel is very important, we wanted to give you **Value**.

You have almost certainly felt happiness before, so you know you are capable of being happy. Many people, as they get older, forget this. The potential for happiness exists inside all of us. It always has, and always will. It is just a question of accessing it in the right way.

So what is this secret? If you have taken it upon yourself to buy this guide and have read this far then you can almost guarantee that you are like the majority of the world's population and don't currently employ this technique. You will understand the secret in about 10 seconds. It is so simple you may feel like kicking yourself, but don't do that! Read on and you'll see why! Once you discover the secret you will fully understand how you can totally change your life for the better. Of course, there will be times when you feel other emotions apart from overwhelming happiness because that is part of what it is to be human. You just won't dwell on those times for as long as you maybe did in the past. Imagine having the ability to change your state within a few seconds and to feel happy most of the time.

But before that please take the time to try this important exercise.

We need you to ask yourself a question. Grab yourself a pen and paper so you can write it down when you're ready. All we ask is that you to **ask yourself a question relating to your personal level of happiness**. We are not going to tell you what the question should be. We are asking you to come up with the question. Think about it for a minute or two and then put it down in writing. It should just come to you – write it down as soon as you are ready.



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Have you written your question yet?

If not then STOP and DO IT! It can be as short as you like. Just ask yourself a question. Don't worry about why just yet. All will become clear.

It's a question that I want you to ask yourself about how you currently feel...

DO NOT PROCEED UNTIL YOU HAVE DONE THIS.



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HAVE YOU WRITTEN DOWN YOUR QUESTION TO YOURSELF?

If not, please, please, please go back and do so. We cannot emphasise just how important this is! Please trust us and do it now.

So if you have arrived here, well done! Hopefully you've now got a question written down on a piece of paper relating to the level of your current level of happiness.

Most people will write something like:

“Why am I unhappy?”

or

“Why do I feel so lousy?”

or

“Why does nothing go my way?”

or

“Why can't I be rich?”

or

“Why am I depressed?”

If you've written something along those lines then **Congratulations!** – you are amongst the overwhelming majority of people on this planet of ours who think in exactly the same way. This is absolutely great news because it means that what you are about to read **IS** going to change your life beyond anything you could have ever dreamt of!

Just change the questions you ask yourself.

That is the secret. Surely there must be more to it than that? We'll explain more in a second.. Read on.

Everything we do, every day, every minute of every day, we constantly ask ourselves questions like the ones above. The trouble is, with most people, that the questions we ask ourselves lead us to make an assumption about the answer because of how they are worded. And the assumption we make in the question ensure that the only possible outcome of the answer is a negative one. Look again at what we are *really* asking ourselves?

“Why am I unhappy?”



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Our subconscious mind will automatically answer on the terms that the question was asked with answers like:

“Because terrible things happen to me all the time”

or

“Because nothing seems to work for me”

or

“Because I can't seem to snap out of this bad mood”

... etc.. etc..

We have basically asked ourselves to come up with some reasons that can make us unhappy. That's not a solution to a problem. It is a reaffirmation of the problem which, if anything, will help make the problem worse instead of solving it!

You see what we mean? If you ask a question with a negative slant on it, it is only natural for the answer to that question to come back with a negative slant also.

It presupposes that negative things are happening and doesn't actually provide a solution to whatever the problem is. Instead it gives you reasons that only reinforce your negative question.

Now, what happens if we actually pause to think about what we are actually asking ourselves and learn to ask the question in a slightly different way? Rather than ask “Why do I always ask myself negative questions?” Wouldn't it be better to put a positive slant on the question? Just like that!

Instead of giving a question that will automatically lead to a negative assumption let's try making the question itself more positive and see what happens...

So “Why am I unhappy?” could become “What can I do to become happier?”

Immediately, when you ask a question like that, your subconscious goes searching for a solution for that specific problem. It's what your brain does better and faster than any supercomputer. In the first few seconds of asking yourself a question, your subconscious will process literally millions of different scenarios and will offer you the most promising solutions. The key is that it will give you an answer that relates to the question posed. Ask it a negative question and you'll get a negatively biased answer. Ask it a positively framed question and you will get a positive answer. A positive answer that will actually help you achieve whatever it is you want.

Let's try it with some of the other questions...

“Why do I feel so lousy?” becomes “How can I feel better?”



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or

“Why does nothing go my way?” becomes “What are other people who get their way doing that I can do too?”

or

“Why can't I be rich?” becomes “How can I have more money?”

or

“Why am I depressed?” becomes “What can I do to give myself a boost and feel great about myself?”

Give it a try now. Try writing your original question again in a more positive light. And the brilliant thing is there is never just one way of writing each question. You can constantly come up with new ways of asking questions that will come up with even more positive answers.

Give your brain a chance! Give it the right questions and it WILL give you the right answers.

There is no real difference between you and the happiest, wealthiest, most successful people on the planet. They do react differently to whatever it is that presents itself to themselves though. They have only learned to ask themselves different questions and allow themselves the opportunity to act on the answers they are given.

A good way of looking at it is to put yourself in these people's heads. Imagine if, for example, you stepped into, say, the billionaire entrepreneur Richard Branson's head with your current situation. How would he react? What questions would someone like that start asking themselves? You can guarantee it would be the opposite of what unhappy, unsuccessful, negative thinking people ask. That's the real reason why these people have got where they are in life!

Now you should have an understanding of how this technique works (and it does work) you can apply it to everything you do from this moment onwards. If you do this, and keep doing this, it will soon become habit. And once it becomes habit you will be completely amazed by the results you will soon start to see.

However easy this sounds, it will only *actually* work if you start doing it for yourself.

Other useful, but incredibly easy things that you can do everyday which will gradually transform yourself into a happier more contented and relaxed person are:

Spend a little time each day appreciating what is actually good in your life. Make this a habit you keep for good.

Have a laugh. Read a funny book. Watch a funny film or listen to a comedy programme on the radio. Meet up with a friend and just have fun. Laughing has been scientifically proven to



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increase the blood flow around the body. It turns out that the old saying “Laughter is the best medicine” actually turns out to be pretty accurate!

Do something for someone else every day. Even if it is to a complete stranger, just do something nice. It doesn't even have to cost anything. It might be as simple as holding a door open for someone or even just smiling at them in the street. You will soon be doing this regularly when you experience the positive reaction you get.

As well as doing something for other people, it is very important to let yourself know how much you think of yourself – so do something nice for yourself every single day! Go somewhere nice or get yourself a present. Anything you like. Treat yourself – you surely deserve it!

We haven't just made this stuff up. It has been shown in numerous studies to be effective. What have you got to lose? Surely it is worthwhile giving the suggestions described here a really good try. You absolutely, without question, owe it to yourself to succeed with this. So get ready to get yourself into action straight away. Start making your plan of exactly what it is you are going to do when you've finished reading this.

Make the change right now. Re-read this chapter from start to end and then read it again. It is, without doubt, the most important single piece of information in this guide. It may well be the single-most important piece of information you ever read in your life - The possibilities that you can achieve by applying it to yourself and those around you are well and truly astounding.

Aston's Top Tip...

The grand essentials of happiness are: something to do,
something to love, and something to hope for.



Drop us a line to let us know how you get on and what you achieve, we'll be happy to hear from you!



The **Lazy Way**

to **Wealth & Happiness**

Ambition is a poor excuse for not having enough sense to be lazy

FINAL WORDS

Let's apply what we are starting to learn to even the chapter heading above. The heading presupposes that these are the "Final Words" and that's it, end of story, it all stops here.

Let's scrub that heading and replace it with (in big bold letters, maybe with a fanfare playing in the background):

"YOUR NEW START!"

That's better!

It is all in your hands now - just like when Willy Wonka gave Charlie the keys to the Chocolate Factory!! Well, that is pretty much everything covered in the guide itself.

It's up to you. You have everything you require right now. It just depends on you taking the next step. Take that step today.

Benji Says...

"The foolish man seeks happiness in the distance, the
wise man grows it under his feet"





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Summary:

- Figure out exactly what you want and why you want it. You will only succeed if you have a realistic goal that you can move towards.
- Pay off any debt and concentrate on actually earning money for yourself instead of owing it to someone else. Avoid money traps.
- Keep motivated. Remind yourself of your possible future.
- Be healthy – exercise regularly, eat well, sleep well.
- Learn to relax instead of getting stressed!
- Plan your path to your future. Do this meticulously. The more detail you can plan and visualise your future, the more likely it is that it will happen that way. As mentioned earlier, we move towards our goals.
- Just do it and never give up!
- Be happy and do what you know is right to become happier.

Successful, happy, healthy, wealth people do all of the things on this list. Make sure you do the same. Re-read this guide if you need to remind yourself of how to achieve any of the points. So, well done for getting there! You've reached the starting line! We wish you all the very best of luck for the most fabulous future. We sincerely hope that you have found the information written here beneficial and that it will help you in the future to become wealthier and happier beyond your wildest dreams!

Good luck and above everything else,

HAVE FUN!

Benji Ferrero & Aston McTalisker



“Imagination is more important than knowledge” Albert Einstein