

Sample Pages

The major difference between success and failure is your ability to consciously decide how you want to perceive and interpret events.

From: *The Solution Within Yourself*

Success, Money and You

Fred Schäfer

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About Fred Schäfer

Fred Schäfer grew up in *Sontheim an der Brenz* in the south of Germany. He lived in Berlin, Düsseldorf and Heidenheim and travelled extensively in America, India, Sri Lanka and Australia. Today Fred lives with his family in Western Australia.

He writes literary fiction and non-fiction books in English and German. His books invite the reader to reflect, they entertain, sometimes they provoke, often combined with a subtle sense of humour.

Fred's non-fiction bestseller, *The Solution Within Yourself*, helped thousands of people to reassess their lives, find happiness and achieve better results.

Also by Fred Schäfer
Weitere Bücher von Fred Schäfer

The Solution Within Yourself

A practical guide for achieving results, happiness, success and purpose in life.

The Short and Wonderful Life of Henry Hemingway

Fred's single-minded search for a muse and his struggle with his demons make his memoirs a brilliant book, a page-turner, provocatively humorous and acutely reflective.

Travelling with Maria

A fascinating travel and a wonderful love story.

Herrn Eberhardts Erinnerungen

Ein Meisterwerk und ein mutiger Roman, der Fred Schäfers Vielseitigkeit und die literarische Bedeutung seines Werkes überzeugend darstellt.

Die Beeinflussung des jungen Jakob Berg durch Henry Miller

Eine spannende Liebesgeschichte, die ihren Ursprung im epochemachenden Berlin der sechziger Jahre hat.

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Fred Schäfer

Success, Money and You

**For people who seek secure and lasting
achievements, in business, professionally
and financially**

Success, Money and You

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To Linda and Volker

*Remember – the philosophy of the wealthy:
Wisely invest ten cents of every dollar you earn...
It's easy!*

Acknowledgements

In many of my *Think Like A Winner* seminars and workshops I have met people who believe that if they only had enough money, all their problems would somehow miraculously disappear. Of course, this is not the case. However, for all of you – my past and future seminar participants – who keep thinking, hoping or dreaming that money indeed could be the cure of all of your problems, this book is for you. You initiated it, you challenged me. Go for it! I don't mean this frivolously. Although the obstacles in your life will not automatically disappear, if you follow the path outlined in this book, your personality will grow in many ways, and therefore I would not be surprised at all if I met you one day again and you told me that money indeed made the difference you were looking for.

Many thanks to Rick Boyd, Caroline De Vaney and Bill Jackson who helped me to get the grammar and sentence structures right.

A very special thank you to Rick Boyd for his drawings. They are a good reminder that making money is not only serious business, it also has many humorous aspects.

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Introduction:

The 21st Century Challenge

When I started work as a toolmaker apprentice in a medium sized company in Germany in 1960, one of the first things my boss explained to me was the company's retirement scheme. I was fifteen years old and although retirement was about the last thing on my mind, I understood immediately what this meant. This company expected me to be around for a very long time. In fact, they regarded it as desirable that I spend my entire working life with them.

At the time, I didn't think much about it. Reflecting on it today, I realize it provided me with an intuitive sense of security which is missing in many people's employment today. I understood that I was offered a job for life if I so desired. In other words, already at the age of fifteen I knew that one day I could look after a family, I could afford a car, I could build or buy a home, I could go on holidays and if I worked hard enough I would climb up the ranks and achieve professional success, social status and continuously increasing financial success.

That's a tremendous way to start your working life and very different to the way many teenagers see their future today. Today we can read in newspapers about surveys, statistics and events which often paint a picture of hopelessness and despair:

- Youth unemployment at a record high.
- Youth crime rate at a record high.
- Youth suicide rate at a record high.
- Youth hopelessness at a record high.

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In the 1960's such statistics didn't exist. The western world was extremely optimistic. Everybody was convinced that by the end of the 20th century we all would work four days a week and our biggest problem would be what to do in our leisure time. The reality today is very different: some of us work up to ten and twelve hours a day, six days a week, and are still in fear of losing our jobs, whilst others – a considerable minority – are unable to find work at all. In many western countries the youth unemployment rate is between twenty and thirty percent.

Of course, there are reasons for this situation. The world has changed more dramatically during the past 30 years than most of us would ever have been able to imagine. Many so-called third world countries in the 1960s are now industrial powerhouses which are able to produce goods and services at a fraction of the cost of countries such as the USA, Germany, England or Australia. As a consequence, the people in the latter countries – we!– are forced to become more competitive and more productive if we want to maintain our current standard of living. The only solution our politicians and captains of industry and commerce know to this crisis is to achieve more with less. Slightly simplified this means to produce more goods and better goods and more services and better services with less people. Charles Handy, one of Britain's foremost business gurus, summarises the situation in a frighteningly simple formula: “Half times two times three equals productivity¹.” It means, half as many people as today, paid twice as much as today and producing three times as much as today equals productivity.

Other business gurus – John Kotter from the Harvard Business School, Professor Fred Hilmer from the Australian Graduate School of Management and Andrew Garner,

¹ *The Empty Raincoat* by Charles Handy

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Chairman of the Boyden World Corporation – look at the issues facing us in similar ways. Here are some of their views²:

- The globalization of the economy has blown away traditional career paths.
- Companies don't ask "what have you done during the past 15 years?" They ask "what can you do for us today?"
- The major qualities we need are flexibility, leadership and courage.

So where does that leave the ordinary man, woman, their sons and daughters, who are either searching for a job or, if they are "lucky", have a job but are afraid of losing it? According to people like Charles Handy, John Kotter, Andrew Garner and Fred Hilmer, we need to radically change our ways of looking at work and job security. For many of us, life-long job security is a thing of the past. We have to become more entrepreneurial; we have to develop our skills and we have to continuously sell our skills at the marketplace. We have to become a part of the competitive environment; sometimes we may have a job for several weeks only, sometimes for several years. We should no longer perceive ourselves as people looking for long-term employment, we now need to perceive ourselves as people looking for someone who needs our skills. In other words, we are no longer primarily employees, we are now running our own businesses of selling our services and products. This radically different way of looking at employment and work is often called a paradigm shift. I don't think anybody can really be happy with these developments. In fact, I believe the solutions which we need go far beyond the paradigm shift outlined above. Many people identify their

² Lateline, *High Anxiety*, ABC Sydney

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place of employment with a sense of belonging and loyalty. To tell these people that from now on loyalty and a sense of belonging are values of greatly diminished importance will only worsen many of society's problems, which range already from high crime rates, family break ups, drug problems, low self-esteem and high unemployment rates to racial intolerance and increasing suicide rates.

However, having said all that and irrespective of whether or not we like the way the world is changing, the situation that many of us are faced with at the beginning of the 21st century is very clear. **If we want job security, if we want financial success, then it is up to us to achieve it.** Employers no longer welcome us at the first day of employment with the invitation that we can stay with the company until retirement at the age of sixty or sixty-five. They expect us to work hard, to produce the required results and to leave without making a big fuss when at some time in the future we are no longer needed, for whatever reason this may be. They are also willing to pay good money and promote us provided we can demonstrate that we deserve it, which means that we are beneficial to the company.

Don't misunderstand this and let's be very clear on this point. From most employers' perspectives, there are simply no other options. In today's global business environment, dominated by extreme competitiveness, the only way to keep many businesses viable is to achieve world best results at the lowest possible costs. If employers can't do this, then they may have to shut down their companies (which many do) and the consequences are more people out of work. This is the very harsh reality. We are dealing here with very complex issues and until we as a society find better ways of dealing with our problems – more compassionate ways, less selfish ways and better educational and political systems – each one of us is well advised to follow the advice provided by Andrew Garner:

we must start to manage our careers and lives as if we were self-employed.

What it means to follow this advice is what this book is all about. It is about being financially successful. Each one of us is conditioned to look at the business of making money – at the creation of wealth and financial security – in our very own way. For some of us there is something bad and evil about making money, for others it is something which we don't want to be bothered with, for some it is a daily struggle, for some it is the most important thing in life and for some it is simply a natural part of life.

This book does not make judgements about people's money making perceptions, except to say that we should not make money our God. This book is for people who want to empower themselves to make as much money as they decide they need in order to feel financially secure in a rapidly changing world. In order to achieve this sense of empowerment, it is important that you feel comfortable with the business of making money. For many of us this requires a substantial reconditioning of our habitual ways of looking at money. In other words, for many people there is a need to *unlock their money making skills and potential* which means to empower themselves to look at everything to do with money as an opportunity which they have the freedom to pursue or to ignore. This means to grow and develop into individuals with a strong sense of being in charge of their own destiny.

To avoid any misunderstanding, I am not saying that you need money in order to feel secure. This is entirely up to you. I am saying, if you seek a sense of financial security – which most of us do – then free yourself up and allow your personality to go after as much money as you think you need in order to achieve this sense of security. Don't deny it to yourself.

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Whether you feel financially secure with an annual income of \$50,000 or \$500,000 is a very personal issue. This is something you have to work out yourself. But once you have worked it out, then go for it and feel good about it.

I believe the changes waiting for us during the first part of the 21st century are going to be even more challenging than the changes which dominated the last decade of the 20th century. To deal successfully with change always requires a willingness to explore new things, new ways of thinking and to step outside our existing boundaries of beliefs and perceptions. **Ultimately, that's what this book is all about, an invitation to step outside your existing boundaries of beliefs and perceptions.** It is an invitation to feel comfortable with change, with uncertainty and to some extent with chaos. Accept yourself as a person who manages life. In the context of this book, this means as a person who successfully manages the money making aspects of your life.

There is of course much much more to life which is not covered in this book. Love, health, your family life, social life, self-esteem, your inner strength, your spiritual life and the way you deal with obstacles and adversity are all immensely important parts of life. Don't neglect them. Indeed, give them the priorities they deserve. However, this book is all about money and financial security. I invite you to make it a journey of self-discovery and professional success.

Fred Schäfer



Everybody knows how to become a millionaire

The Prime Challenge

Everybody *knows* how to become a millionaire

What do you think prevents you from achieving the wealth you desire? Whether you are 17 or 70 years of age or anywhere in between, why is it that you are not on the way towards your first million within five to ten years? What's the problem?

The problem can be expressed in one sentence. *You are not conditioned to making money.* Or in other words: you don't have a money making personality.

Of course, you *know* how to make money. Everybody *knows* how to become a millionaire! We learn it at school, we hear about it on TV, we read about it in the papers and magazines and we talk about it with friends. But knowing and doing are not the same. There are many people who know what they should do in order to improve their health, reduce their weight or improve a relationship with someone important to them – but this doesn't mean that they actually will or can do it. Their conditioning is stronger than their willpower and prevents them from changing their behaviour and taking the required actions.

It is for exactly the same reason that you are not yet on your way towards making your first million. Your conditioning prevents you from taking the required money making actions.

Success, Money and You

I said a few sentences ago "of course, you *know* how to make money". Just in case you have doubts about your existing knowledge, let me be a bit more specific:

- a) **You make money through actions.** You can learn a trade or obtain any other suitable qualification, get a job, demonstrate to your employer that you are good value, gain experience, get promoted and save at least ten cents of every dollar you earn...
- b) Next you can attend evening classes, read relevant books, learn how to run your own business, borrow additional money from the bank and start your own business...
- c) After a while you can expand your business, you can invest the money you made in real estate, in the share market, in other investment opportunities or in a new business venture.

Don't tell me you didn't know about this simple way of making money. That's indeed how most millionaires who started with nothing made their first million. There are exceptions, but they are not worth mentioning. Assuming that you start more or less with nothing, then this is the way to do it.

What are you afraid of? What is holding you back? Is it the hard work you are expected to do? The long working hours? The risk associated with some of the steps outlined above? Your current inadequate knowledge of some of the details you need to know as you go along? Family concerns and commitments? Lack of belief in your own abilities? Lack of enthusiasm? Lack of energy? Lack of support by people close

The Prime Challenge

to you? A somewhat negative attitude towards money? A little voice which tells you it won't work?

There are thousands of reasons why we don't do what we often know we should do. In varying degrees, this is the same with each one of us. To a large extent, these reasons are our conditioning. Our beliefs, behaviour and actions are limited because of our past experiences, influences, our upbringing and whatever we have inherited from our parents and ancestors. That's what being conditioned really means. We can only act within the limits of our personality.

Read the next sentence very carefully. **Your limits are not primarily defined by your knowledge, they are primarily defined by your interpretations of your experiences.** If your interpretations of your experiences tell you that you can make as many millions as you like, and provided that your interpretations are realistic, then the chances are that you can. If your interpretations of your experiences tell you that it won't work, then it won't work.

In other words, for most of us the prime challenge is not to acquire more knowledge, the prime challenge is to expand the limits of our personality.

How to dramatically expand the limits of your money making personality is the first and most essential prerequisite you have to meet.

Let's start by looking at people's existing money making limitations. As we reflect on these self-limiting ways of thinking, ask yourself *very critically* to what extent they apply to you. Be very honest with yourself. Get to know yourself, even if it hurts. **Change is rarely possible without pain.**

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Change is rarely possible without pain.

END OF SAMPLE PAGES

Fred Schäfer

The Solution Within Yourself

A practical guide for achieving results, happiness, success and purpose in life.

This book will teach you how to develop a powerful focus in life, how to deal with obstacles and adversity and how to achieve personal change. You have a picture of yourself and once you start changing this picture you change your entire life. *The Solution Within Yourself* is one of the most empowering and concise personal development books available today. Its emphasis is on thinking strategies and on how to convert these strategies into actions and results.

Top achievers differ from ordinary people in one major aspect: their minds are conditioned for success. This book will teach you how to condition your mind in whatever way you decide is right for you. You will learn four rules and seven steps that leave you with no alternative but to achieve what you truly desire. You will learn a two stage perception control approach that provides you with a powerful basis to deal successfully with whatever obstacles and negative events you encounter in your life. You will learn how to relax and control your emotions, even in very adverse and stressful situations.

Fred Schäfer

The Short and Wonderful Life of Henry Hemingway

Fred's single-minded search for a muse, his struggle with his demons and his refreshingly unique literary voice make his memoirs a brilliant book, a page-turner, provocatively humorous and acutely reflective.

Fred Schäfer takes on two of the 20th Century's literary giants. The story takes off when he arrives in New York. Miraculously, he meets an old mate of Hemingway's from the

Toronto Star. He enjoys a bevy of buxom beauties, in true Miller style. Not as macho as Ernest, Fred manages to inject the book with a unique philosophy, somewhere between Schopenhauer and Bob Dylan.

There are scenes that will stay in my memory, like the time he visits Rachel's English class and speaks about his radical reading of *The Great Gatsby*. Or the time he stays up all night with his Mexican hosts in California, arguing about Schopenhauer and predetermination.

Bruce L. Russell

Author of *Channelling Henry* (Fremantle Press, 2003)

Henry Miller's son Tony wrote about *The Short and Wonderful Life of Henry Hemingway*: "Dear Fred ... I really laughed out loud about our casual meeting. You have such a good way with words ... I am totally delighted by your book."

Fred Schäfer

Travelling with Maria

A fascinating travel and a wonderful love story by the author of *The Short and Wonderful Life of Henry Hemingway*.

After the publication of *The Short and Wonderful Life of Henry Hemingway* – Fred's wildly humorous and hard-hitting memoir of his years in Berlin, the USA and Canada in the 1960s – he surprises his readers with an enchanting and tender travel and love story about a two year journey through India, Sri Lanka and Australia. *Travelling with Maria* is an entertaining book, a page turner, full of amazing events like running away from wild elephants, meeting a goddess in a Hindu temple, exhausting negotiations with an extraordinarily helpful Indian customs bureaucrat, about love and friendships, a fortune in a biscuit tin, lunchtime striptease shows in Perth, crossing the Nullarbor Plain with a baby in an old Holden HR,

about perfect peace and happiness in the middle of nowhere, an amazing man with a slightly damaged brain and two Land Rovers and a lot, lot more.

Fred Schäfer

Herrn Eberhardts Erinnerungen

Ein sechsunddreißigjähriger Mann liegt bewusstlos in einem Stadtpark. Die Polizei wird verständigt und der Ohnmächtige ins Krankenhaus gebracht. Der Mann ist unverletzt und gesund und die Ärzte sehen keinen Grund, warum er nicht jeden Augenblick aus seiner Ohnmacht erwachen könnte. Wochen später ist er immer noch ohne Bewusstsein.

Herr Eberhardt, zweiundsechzig Jahre alt, schreibt seine Lebenserinnerungen. Er hat sich von einem schüchternen Dorfjungen, zu einem Bohemien und schließlich zu einem erfolgreichen Mann entwickelt. Er hat verantwortungsreiche Positionen innegehabt, Bücher geschrieben und sich einen Namen als *Professional Speaker* gemacht.

Eine Detektivin, ein Obdachloser und ein Schriftsteller versuchen, die mysteriöse Vergangenheit des Ohnmächtigen und seine Beziehung zu Herrn Eberhardt zu klären. Was sie entdecken, ist ganz anders, als jeder von ihnen sich je hätte vorstellen können

Herrn Eberhardts Erinnerungen ist ein zweisprachiger Roman (75% in Deutsch, 25% in Englisch), ein Meisterwerk und ein mutiges Buch, das Fred Schäfers Vielseitigkeit und die literarische Bedeutung seines Werkes überzeugend darstellt.

Fred Schäfer
Die Beeinflussung des jungen Jakob Berg durch
Henry Miller

Eine faszinierende Liebesgeschichte, die ihren Ursprung im epochemachenden Berlin der sechziger Jahre hat und dreißig Jahre später ihre Fortsetzung in einem ungewöhnlichen indischen Ashram findet.

Im Berlin der sechziger Jahre lebt der junge Jakob Berg ein unstetes und widersprüchliches Leben. Er sieht sich als Künstler, arbeitet als Mechaniker, studiert: er schwankt zwischen den Wertvorstellungen seiner bürgerlichen Erziehung und seinen Zukunftsphantasien. Drei Jahrzehnte später, im Alter von dreiundfünfzig Jahren, liegt er im Sterben in einem indischen Ashram. Er wird von seinem Sohn Wolfgang gefunden. Jakob Berg weiß nicht, dass er einen Sohn hat. Der Sterbende erzählt seine Geschichte: von seiner Flucht vor den Gespenstern der Nazizeit, von Helga, seiner ersten großen Liebe, und davon, wie diese Liebe zu Ende ging. Jakob erzählt von seinen Vorbildern Henry Miller und Ernest Hemingway, seinen literarischen Träumereien, Freuden und Qualen, von seiner Suche nach einer Muse. Er erzählt von der bisexuellen und mysteriösen Marlene...