

The Law Of Increasing Returns is the Reason I Am Working Hard To Help You!

We must first learn something which requires more effort than most of us are willing to put into the job; but, after we have learned much that can be of useful service to others, we are still confronted with the problem of convincing them that we can serve them.

One of the most important reasons why you should always be ready and willing to render service, is the fact that every time you do so, you gain thereby another opportunity to prove to someone that you have **ABILITY**. You go just one more step toward gaining the necessary recognition that you must have to serve and reap the rewards.

In 1917, a certain woman who was nearing fifty years old, was working as a stenographer, earning only fifteen dollars a week. Now note this change! The next year, this same woman cleared \$100,000 on the lecture platform.

Here's how she harnessed the Law of Increasing Returns: *First she goes into a city and delivers fifteen free lectures. All may attend who will, without money and without price. During the delivery of these fifteen lectures she has "the opportunity of selling herself" to her audience. At the end of each lecture - she announces the formation of a class for which she charges twenty-five dollars per student. Then, her new students pay her for her most valuable teachings. That's all there is to her plan!*

Where she is creating a small fortune for her year's work - there are scores of much more proficient lecturers who are barely getting enough from their work to

pay their expenses. Most lecturers charge up-front money to everyone who attends their first introductory lecture. The successful woman lecturer does not charge up-front money...her first lecture is FREE! The other lecturers do not make the big money simply because they have not familiarized themselves with the Law of Increasing Returns. In this case, by giving free lectures to demonstrate their ability to provide worthy service, then later on - they can charge money for their most valuable information.

By Giving Away these 3 Very Valuable and Life-Changing Action Plans - I Have Harnessed the Law of Increasing Returns!

First, I give away my "3 Action Plans For Your Better Life" to all of my prospects who visit my website, free of charge. When my prospects read my Action Plans, I have "the opportunity of selling myself" and demonstrating my ability to serve them. At the same time, I also provide detailed information on my very best opportunity on my website.

An ever-increasing number of new Associates are joining with me every week, thereby enabling me to help countless numbers of my current Associates. The growth we are having is explosive...because we are helping people get what they want.

That's all there is to my plan! I have the habit of performing more service and better service than that for which I am paid, thereby using the Law of Increasing Returns.

Doyle Chambers
972-635-9407

Doyle Chambers'

#1 ACTION PLAN FOR YOUR BETTER LIFE!

Learn How To Eliminate Your High Interest Rate Debt as Fast as Possible...then Eliminate Your Mortgage Debt in 5 to 7 Years Using Only the Money You are Currently Earning.

FIRST, YOU MUST ELIMINATE YOUR HIGH INTEREST RATE DEBT AS FAST AS POSSIBLE.

Almost everyone is drowning in personal debt of some kind. The banks and merchants have instilled destructive spending habits into virtually everyone. This "buy-it-now-on-credit" mindset is turning people into slaves. The average household credit card debt in America is \$8,000. Don't be fooled. What you need is a real debt-elimination plan - NOT a debt consolidation plan.

I have developed a sensible system for paying off all of your credit cards and other high-interest loans as fast as possible. When you use this system, you'll finally have the feeling of being in control of your life. You'll systematically be working to eliminate your debt while controlling your spending. I've helped many people to get completely out of debt - and I can help you too.

SECOND, YOU MUST ELIMINATE YOUR MORTGAGE DEBT IN 5 TO 7 YEARS USING ONLY THE MONEY YOU ARE CURRENTLY EARNING.

Almost everyone must get a mortgage to purchase a home. What people don't realize is that they will end up paying the bank \$3 for every \$1 they borrow.

After paying 15 years on a 30 year loan, the bank still controls 90 percent of the mortgage. I got mad about this and paid off my mortgage years ago. Your mortgage company is draining your lifelong personal wealth away from you.

My mortgage debt elimination system will give you the understanding, the method and the "fire in the belly" to get it done. You've heard about this before. But my system is deep.

It's all about YOU ending up in total control of your life and beating any financial attack that is played against you. Using my system, your mortgage will be gone in 5 to 7 years using only the money you are currently earning. The end of debt is near.

Strive to live debt-free and own your life.

This is going to be well worth the reading. In the late 1940's and earlier, long term "amortized" mortgages were practically unknown. "Straight" mortgage financing was the prevailing lending method in those days. The borrower would pay interest payments only until the mortgage became due in full at a pre-arranged date, usually three to five years. It was called a "balloon payment".

Amortized loans were invented by the money lenders.

Amortized mortgage loans are usually long term loans, 15 to 30 years. Amortized loans have made it possible for the majority of people to buy a home. It's a stretched-out loan with no balloon payment. It has small equal monthly payments paid over 15 to 30 years.

The invention of the amortized loan is good and bad. You must understand how it can help you and how it can hurt you. An amortized loan, in the beginning, is helpful because it helps you buy your house with a small downpayment. That's good. It can hurt you by stealing an enormous chunk of your personal wealth that you produce over your 40 years of working. That's bad.

Remember, in the earlier years, "straight" mortgage financing was prevalent. People purchased farms, ranches, businesses and houses, made interest payments only and worked hard to save their money to pay off the entire loan balance at the end of 3 to 5 years. This means that people in those days purchased a house and in only 3 to 5 years they paid for their house in full. They did not spend 15 to 30 years making payments on their house. And consider this, even though houses cost less in those days, the people's incomes were a lot less too. It's all relative. It's basically the same situation as today, financially speaking (higher incomes & higher prices).

Today, the straight mortgage has been replaced by the amortized mortgage. Almost all homes are heavily mortgaged for 15 to 30 years. Today, a free and

clear property is a rarity. Statistics are that people move about every 7 years, so they sell their house and *start over* with a brand new 15 to 30 year mortgage.

Here's some Amortized Mortgage facts: After paying 15 years on a 30 year mortgage, you'll still owe 90% of the amount you borrowed. After paying 24 years, you'll still owe over 50%. You'll pay about 3 times the amount you originally borrowed before paying off your 30 year mortgage.

Lending institutions understand the immense power of this tool - the Amortized Loan. They use it to legally steal your wealth.

In fact all money lenders (car loan companies, credit card companies, furniture loan companies etc.) - have used the amortized mortgage loan as a role model. They steal your wealth also. They're all doing it and taking another huge chunk of your wealth. And you're letting them do it because of your unawareness.

If you are unaware of what is happening - you will lose most of your personal wealth that you generate over your 40 year working life. Now that you do know there is an attack being launched on you to steal your wealth, what can you do to stop them?

The average American worker earns between one and two million dollars over his or her working life. Yet, their wealth is siphoned off by the wealth stealing institutions. Do you realize that when you pay a mortgage over 30 years time period, you'll end up paying about **THREE TIMES WHAT YOU BORROWED.** That means if you borrowed \$100,000 - you'll pay back \$300,000. **But it's worse than that.**

You'll have to earn about \$500,000, then pay \$200,000 in taxes to be able to pay that \$300,000 to the mortgage

company. Also the Mortgage Interest Tax Deduction is deceiving. For every dollar you pay in interest, you claim a one dollar interest deduction multiplied by your tax bracket. \$1 X 28% tax bracket equals 28 cents. 28 cents is the actual amount that you were able to recover out of that one dollar paid in interest. The other 72 cents is unrecoverable! **You're trading \$1 in interest for 28 cents. You lose 72 cents out of every dollar.**

The Bottom Line: PAY OFF ALL YOUR DEBT, INCLUDING YOUR MORTGAGE AS FAST AS YOU CAN!

You need to develop an attitude that all debt is unacceptable. Until you get really mad about it - you will not regain control over your life. Get control and own your life starting right now!

FOLLOW THESE 5 STEPS TO ELIMINATE YOUR DEBT AS FAST AS POSSIBLE:

(1) Start your own business and increase your income to eliminate your debt.

(2) It is critical that you develop the habit of saving money right now. Systematically saving a small amount of money each month will compel and force the quick elimination of your debt.

Your need for total debt elimination will be strengthened by your burning desire to increase your savings.

Your desire to save more money is the dominating force against debt. While you are paying off your debt, I recommend saving only a small amount of money (\$10 to \$50 per month). You need nearly all of your earned money to quickly eliminate your debt. The important thing is to build the habit of saving money systematically right now. Treat your savings like an expense.

(3) Stop spending money on things you don't really need. And make the commitment to quit the habit of buying on credit. Once you start on this debt elimination plan, you'll be watching over your money like a hawk and your spending habits will drastically change.

(4) Before you pay off your lower interest rate house mortgage, first pay off all higher interest loans such as credit card loans, car loans, college loans, furniture loans, etc.

FOLLOW THIS DEBT ELIMINATION PROCEDURE:

Determine the total amount of your monthly expenses. Your

monthly expenses is your rent or mortgage payment, your utilities, your food, gas for your car, etc. In this illustration, your monthly expenses does not include any loans, except your mortgage. Now take your monthly net income AND subtract your monthly expenses. The figure that you come up with I will call your **“DEBT ELIMINATOR MONEY”**.

Determine the highest interest rate loan you have and use *“most*”* of your “debt eliminator money” on that one loan each month. [The term *“most*”* means that you will continue to make MINIMUM payments each month on all other loans with part of your “debt eliminator money”.]

When the first high interest rate loan is paid in full, then start applying *most** of your “debt eliminator money” each month on the next highest interest rate loan until that’s paid in full. Then pay off the next one and so on. As you payoff each loan, you’ll have more of your “debt eliminator money” to apply to the next loan and so on. After paying off all your loans all you are left with is your house mortgage.

(5) Take all the “DEBT ELIMINATOR MONEY” you were paying on all those loans and now use that money to make extra principle monthly payments on your house mortgage. You can pay off your entire mortgage in 5 to 7 years and save tens of thousands, or even more than a hundred thousand dollars in interest. Use a computer loan program and figure it out how much you’ll save in interest if you make X amount of extra principle payments each month. Then lay out you mortgage payoff plan on paper. Then do it every single month. Eliminate all debt. **Get yourself completely out of debt so you can own your life and create your personal wealth.**

If you do not launch your own personal attack on getting rid of your debt, when your working life is over - you’ll be left with little or nothing. 95% of the people in America die broke. Now you understand why. All those loan companies ended up with all the wealth they produced over their working life. Please don’t misunderstand me - I don’t believe that the people who work for the money lending companies are bad people. I am simply making you aware of the designed system that money lending companies aggressively use to generate their profits...they will take too much of your money if you allow them to do it. Do not allow it to happen.

***** Note:** Some financial planners say not to pay off your mortgage due to being able to get a higher rate of return on investments. If you prefer to invest your money rather than pay off your mortgage, that's your choice. But you should definitely pay off the high interest rate loans before you start investing your money. You have to decide whether or not you want to live with and manage your mortgage debt OR live completely debt-free with total peace of mind.

Special Note: The last two pages of this Action Plan are the exact two forms I have used to manage and pay off loans.

Print this entire document on your printer. Make as many copies as you need of the two loan pay-off forms - one copy for each loan.

ALWAYS WRITE IN PENCIL ON THE FORMS IN CASE YOU NEED TO ERASE.

I usually write loan reference notes on the back of the form. The form is self-explanatory. Check off the square when you make a payment. And be sure to write in the payment date in the brackets "[]" - (which is near the square). These two loan pay-off forms will help you to successfully eliminate your debt.

I truly hope that my Action Plans have helped you in a meaningful way.

At any time you may refer back to my main website:

<http://www.doylechambers.com>

Most Sincerely Yours,

Doyle Chambers

972-635-9407

"ALL ACTION PLANS FOR YOUR BETTER LIFE MATERIAL" WRITTEN AND PUBLISHED BY: DOYLE CHAMBERS, 9737 CR 2434, Royse City, TX 75189,

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Date Paid:	Regular Payment Amount P.I.T.I.	Extra Principle Amount	Total Amount Paid	Paid with Check #	Actual Payment Number	Current Loan Balance

_____ Mortgage Extra Principle Payment Log

Doyle Chambers'

#2 ACTION PLAN FOR YOUR BETTER LIFE!

SAVE MONEY SYSTEMATICALLY, ELIMINATE NEEDLESS SPENDING, AND INVEST MONEY QUICKLY TO BUILD YOUR PERSONAL WEALTH.

FIRST, SAVE MONEY SYSTEMATICALLY AND ELIMINATE NEEDLESS SPENDING.

In 1937, a successful advertising executive once told his story about how he had worked hard for many years and earned over one million dollars. His only regret was that he spent all of his money. He said that he could have easily saved 10 percent of it. But he lavishly spent all the money he earned, plus more. And he was deep in debt.

This is the same story told by countless people who save nothing - and end up deep in debt. They all have the spending habit - instead of the saving habit. I developed a unique system for saving money. In fact, my wife once did a full presentation of my system in her college economics class. After she finished, the economics professor and the students begged her for a written copy of my system.

The secret is - you must set up everything correctly so you can:

(1) capture your money to save it, (2) eliminate needless spending, and (3) quickly invest the money.

The self-serving banks have confused everyone. I will give you a clear roadmap that will change your life in countless positive ways.

SECOND, INVEST YOUR MONEY INTO ONLY THE VERY BEST COMPANY STOCKS SO YOU CAN BUILD YOUR PERSONAL WEALTH AS FAST AS POSSIBLE WITH THE LEAST RISK.

You will earn the ins and outs from a true multi-millionaire investor. This man became a millionaire at the age of 31 by specifically investing in only the best stocks. I'll tell you the source so he can teach you the best stocks to invest in, when to buy, and when to sell.

I personally lost money in many types of investments. Then, after learning from this money coach - I've made incredible high returns on all of my stock investments. I highly recommend this man to you.

Even if you are currently not investing your money, you need to learn right now...so you won't lose money on bad investments like I did in the beginning.

Don't make another investment without finding out about this true multi-millionaire investor who has made it easy for all of us to follow in his successful footsteps. This extraordinary man will teach anyone how to become wealthy - even with very little money to invest each month.

After you pay off all your debt, save and invest your money wisely.

EVERYONE'S BIGGEST FINANCIAL PROBLEM IS: THEY SPEND TOO MUCH MONEY BECAUSE THEY HAVE EASY ACCESS TO THEIR MONTHLY INCOME.

Whatever amount is in most people's bank account, that's the amount that most people will spend each month. The solution is to "voluntarily" take away that easy access to part of your monthly income.

Here's how to do it:
OPERATE YOUR LIFE WITH AT LEAST TWO BANK ACCOUNTS. THESE TWO ACCOUNTS SHOULD BE REGULAR CHECKING ACCOUNTS THAT PAY NO INTEREST AND HAVE A ZERO OR LOW MINIMUM BALANCE REQUIREMENT.

From one account (called your **EXPENSE ACCOUNT**), pay your monthly bills and expenses. All of your paychecks should be deposited into this **EXPENSE ACCOUNT**. The other account is called your **HOLDING ACCOUNT**.

At the first of each month - write one check for your SAVINGS MONEY from your EXPENSE ACCOUNT and deposit that check into your HOLDING ACCOUNT. Treat your SAVINGS MONEY as though it were a monthly expense.

How much can you save each month?

The answer is simple! First, determine the total amount of all your monthly bills and expenses. Subtract that total expense amount from your total net monthly income ---- that sum is the amount of your monthly savings.

You are "voluntarily" creating a situation where you have very little money to spend on things you don't really need. You'll still have access to the money in your **HOLDING ACCOUNT** using regular checks. **BUT**, now you'll think hard before spending your money that you have designated as **INVESTMENT MONEY**.

It's important that you do not use a "Regular Bank Savings Account" or "Bank Money Market Account" with high minimum balances in order to earn a small amount of interest.

You don't want a small amount of interest. These types of bank accounts will greatly reduce your effectiveness and your focus to build wealth with real investment vehicles (*I'll explain this later*).

When you start investing, you'll start to carefully weigh the true cost of your spending. You'll ask yourself,

"Should I spend this amount of money on a particular thing I want to buy?"

OR *"Should I save and invest this money instead?"*

Whenever you make a purchase, ask yourself, ***"Do I really need this?"***
If you do, then buy it!

Stay in control of your spending by keeping a written monthly log of all the money you spend.

Keep all your purchase receipts. Everytime you make a purchase - record each money event into a monthly spending log sheet. (record: date, item purchased, amount and how you paid for it). At the end of each month, add up and write the total amount spent.

By looking at this monthly spending log sheet, you will be keenly aware of your actual spending. This awareness gives you greater control over your finances and helps you to reduce spending. Please understand that the purpose of this strategy is to give you greater control over your finances so you can **MAXIMIZE YOUR SAVINGS** and minimize your spending.

You are replacing your harmful spending habit with the very rewarding savings habit.

When you're ready to start investing, I recommend opening a **BROKERAGE ACCOUNT** with Scottrade. Go to scottrade.com to locate the nearest location and their phone number. Then open your **BROKERAGE ACCOUNT**, fund the account with a check from your **BANK HOLDING ACCOUNT** - and start investing online.

Then, on a quarterly or yearly basis, write a check from your **BANK HOLDING ACCOUNT** and deposit it into your **BROKERAGE ACCOUNT** at Scottrade. Then invest the money. Scottrade will help you get started and

answer any questions you may have.

You can learn the ins and outs from a true multi-millionaire investor. This man became a millionaire at the age of 31 by specifically investing in only the best stocks. I'll tell you the source so he can teach you the best stocks to invest in, when to buy, and when to sell.

Bill Staton is the real deal...a multi-millionaire investor. Bill is a Certified Financial Analyst. Bill knows how to invest. Don't let the title of this book fool you. Bill will teach you exactly what to invest in, how to do it, and make you confident about investing your money.

The very best book for learning how to invest your money is: "Worry-Free Family Finances" written by Bill and Mary Staton.

Buy the book and read it. Then, go to billstaton.com - because after you learn about Bill, you'll definitely want to purchase his yearly America's Finest Companies Directory. It's a list of companies that Bill recommends investing in based on at least 10 consecutive years of higher earnings or higher dividends.

Understand this: A dollar that is saved and NOT SPENT is worth about 1 1/2 dollars because you have to earn \$1.50, then pay about 33% in taxes to end up with one dollar.

Save every possible dollar earned and invest it wisely to get your money working or compounding to earn more money for your future.

The purpose of building your wealth now is so that one day in the future - you'll earn a passive residual income from the dividends produced on your investments - which will pay for all of your living expenses.

Note: Even if you are currently investing through a 401k, etc. with your employer, you should still follow this entire strategy for saving and investing more of your money.

By having the habit of systematically saving and investing a definite proportion of all the money you earn, you'll attain a position of financial independence and always be ready for opportunities.

I truly hope that my Action Plans have helped you in a meaningful way.

At any time you may refer back to my main website:

<http://www.doylechambers.com>

Most Sincerely Yours,

Doyle Chambers

972-635-9407

"ALL ACTION PLANS FOR YOUR BETTER LIFE MATERIAL" WRITTEN AND PUBLISHED BY: DOYLE CHAMBERS, 9737 CR 2434, Royse City, TX 75189,

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Doyle Chambers'

#3 ACTION PLAN FOR YOUR BETTER LIFE!

Your Greatest Discovery is to Know Exactly What You Want Out of Life...and Know How to Formulate a Detailed Plan So YOU Can Live the Life that YOU Want.

FIRST, YOUR GREATEST DISCOVERY IS TO KNOW EXACTLY WHAT YOU WANT OUT OF LIFE.

Most people have accepted their failing lifestyle. They are going backwards... slipping further and further behind. They persist in doing things in the same old way, even if the truth and their past failures are overwhelming against them. Most people have become lazy with indecision and the inability to act.

There is a method to break this harmful cycle and begin living your dreams this year. What's inside this action plan is what you have been searching for all your life. It has great value. When you read it, your mind will be racing. It will change you just by reading it. It will impact you and make you think like never before. It will shake you up and interrupt your normal routine.

There is a way to get exactly what you want. You CAN change your life and become the person you want to be. But first, you need to understand how to start with a sense of urgency...and then rapidly develop into your full potential. Once you start - it never stops working. You will be empowered...having no rest until it is done.

SECOND, YOU WILL LEARN HOW TO FORMULATE A DETAILED PLAN SO YOU CAN LIVE THE LIFE THAT YOU WANT.

Depending on short-lived inspiration without a plan will not create lasting success. For anything to succeed it must be well researched and a plan formulated. Your life should be a grand adventure. It's a sad fact that most people follow the path of least effort and fail to plan their life. They just go with the flow and end up getting whatever circumstances may bring them.

I will teach you how to plan out exactly what you want - and then boldly go get it. I've worked very hard during many years to learn what I know about planning for success. I learned and compiled everything the hard way. YOU get to learn everything the easy way simply by reading this action plan. I'll show you the precise steps to take to define and attain your objectives. Everything will be crystal clear in your mind.

The OLD BOOK That Was On My Father's Bookshelf All Along...And Yet It Took 26 Years Of Searching To Find It!

I was very rebellious growing up. I had long hair and played guitar in a rock band. School to me, was a joke. I skipped classes and hung out with my friends who were also bad influences. I barely graduated from high school. It's

not that I was unintelligent. My ideals of what life should be like just did not conform to the regimen of what school provided. After graduating, I joined the Air Force. I was trained as a teletype technician and was stationed at Travis AFB near San Francisco, California.

One day back in 1978, I was thumbing through the L.A. Times newspaper. I came upon a very interesting full page advertisement written by a man named Joe Karbo. Joe told how he found a way to get completely out of debt in only a few months time. And in the process of getting out of debt, he discovered a way to consistently earn more money than he could possibly spend. **THAT GOT MY ATTENTION!**

After reading the ad several times, I sent \$10 for his book, "*The Lazy Man's Way To Riches*". Three weeks later the book arrived. I quickly read the book and was fascinated by Joe Karbo's story. That guy totally shocked me with his overwhelming knowledge. I had never heard such things...all based on sensible concepts that clearly would work if someone just took the diligent effort to put them into action. Joe's secret in a nutshell - **BE AN EFFECTIVE MARKETER!**

Joe's powerful book planted a seed in my mind! *That book set the stage for my life...but regrettably, it wasn't until many years later that I finally took action with what I had learned from that extraordinary man.*

Two years after receiving Joe Karbo's book I was honorably discharged from the Air Force and returned home to live in Dallas, Texas. Then, I immediately joined the rat race and got a job as an electro-mechanical technician with a major electronic firm. My attitude was the same as it was when I was in high

school - I intensely felt as though I was wasting my time.

I didn't know what I wanted to do with my life - and even if I did know what I wanted...I didn't know how to get it!

I was lost!

I then attended college with the hope of finding what I wanted out of life. I made good grades and yet something inside was nagging me - "*Where am I going?*". I went to college for four years and then realized, I still didn't have any answers. One day I was looking through my father's bookshelf and pulled an old book off the shelf.

THIS OLD BOOK HAD BEEN ON THE SHELF FOR 26 YEARS WHILE I WAS GROWING UP...YET I NEVER HAD DISCOVERED IT. Once I started reading the book...**I COULD NOT PUT THE BOOK DOWN!** I read the book from beginning to end in one day.

EUREKA! This was the information and answers that I was so desperately searching for. It was as though this book was dropped off by an alien from another world. This book made my life make sense for the first time. This book explained to me in extreme detail who and what I am and how to use my talents and take action. My life was forever changed!

Where did this book come from?... My father worked at a used car lot selling cars when he was seventeen (that was in 1942). One day a man came to the car lot and noticed what a hard worker my father was. This strange man took my

father under his wing, so to speak, and personally trained him to be a top-notch salesman. This strange man gave my father THE OLD BOOK and insisted that he read it.

You see, this man was an *"honest-to-goodness millionaire in 1942"*. And today, the man who helped my father was ONE OF THE RICHEST MEN IN TEXAS! This Rich Texas Man was featured in Parade Magazine years ago. *Yes, this is an absolutely true story!*

Could this mysterious book really be this mind shaking?

Absolutely, positively...

THIS BOOK has changed the lives of countless people... including my own life...it gave me purpose and direction... and also the power to make it happen. Yes, after reading this electrifying book, I immediately got to work on something big. I set up my own marketing business. I wanted to be just like Joe Karbo and be an effective marketer. *It became my life's work.* I became obsessed with this goal. I searched out successful marketing people and modeled myself after them by duplicating their success. Little by little, I became a completely different person...**A SUCCESSFUL PERSON!**

I OWE MY ENTIRE SUCCESS TO READING THIS ONE BOOK!!!

The title of this book is "Think and Grow Rich", written by Napoleon Hill.

Get this life-changing book at your local book store!

Read it now!!!

Consider this question:
What success level are you on in your life?

A story from the 18th century:

One day a Russian Czar, while inspecting his troops at the front, fails to notice an enemy soldier whose rifle is aimed at him. Fortunately for the Czar, one of his loyal soldiers pulls the imperial horse's reins and so averts tragedy. The grateful Czar says to his savior, *"Tell me your secret wish and consider it granted."* *"Majesty,"* says the soldier, *"My corporal is cruel, send him to another company."* *"Fool!"* the Czar cries out. *"Why don't you ask to be made corporal yourself?"*

Man's tragedy lies not in what he is denied but in his ability to formulate his desire.

He demands too little; he is afraid to set his sights too high; his dreams drag in the dust and his words are empty. The world always opens up and makes way for somebody who knows where he is going, because 99% of the people in the world do not know where they're going.

And the 1 or 2 percent that do know are able to do miracles because everybody basically gets out of their way or they assist them. Because the person with goals and ambition and desire and a plan is going to succeed. And the more you use your intellect, the more you use your body, the more you use and employ your finances - the more they will all grow.

When I was young, I was fascinated with learning all I could about everything. I thought that learning massive knowledge

on any and all subjects would make me smarter and more productive. In the movie "City Slickers", Jack Palance held up one finger and said these words to Billy Crystal: "I've found that the secret to life is just one thing." And Billy replied, "What is it?" And Jack said very smugly, "That's what you've got to figure out!".

When I read "**THINK AND GROW RICH**", my life was somehow put in order. The pursuit of knowledge just for knowledge sake is futile.

You must first identify your deepest desire...it is what you want most in life and you would do anything do get it.

After identifying your deepest desire, only then will your search uncover relevant knowledge that you can apply and take action with.

If you know what you are searching for, you can find it very easily and not get hung up with extraneous information which has nothing to do with your objective. Joe Walsh, the guitarist - songwriter for the Eagles rock band, said these words: "There's a million things keeping you from what you want to do." How true!

There is so little time each day and if you are not actively pursuing what you want in a highly focused manner, your day will be consumed by the little things. It's so easy to get caught up majoring in the minor things of life! **It's all about focus! Knowledge alone does not equal power. The wisdom to use the knowledge you have focused on a burning desire is real power.**

Be aware that it is your burning desire that gives you the strength of 100 people.

It is the intensity of your deepest desire that causes you to pursue the thing you want in a strong way. To increase the intensity of your desire you must put what you want in front of your eyes and ears on a regular basis. Start reading and studying what you have an interest for.

As you attain more information for what you are interested in, your desire will build stronger...and eventually become a burning desire that you plan to accomplish. Notice that I said "plan". Because you have a burning desire (to be, do and have), you will create a written detailed plan to follow...to help you accomplish what you desire. Search out all the details of your desire (who, what, when, where, how and why).

Prepare a written plan to accomplish your desire within a fixed time period. Review and clarify your written plan each day to intensify your desire and your belief in your plan.

The more intense your desire is, the more persistent action you will take to overcome any obstacles and follow through to make your desire come true.

Fuel the fires of your deepest desire to increase your energy, enthusiasm and belief so you will take persistent action towards your higher achievement.

Your personal success depends on four things: **1)** Intensify your deepest desire to cause incredible action. **2)** Recognize and act on opportunities. **3)** Prepare your detailed written plan. **4)** Follow your plan and take persistent action to fulfill your burning desire.

Many people stand on a small hill and declare victory. They reach a lower level of achievement, and stop there. They settle in. Ambition is gone. Opportunity comes their way no longer, or if it does they have not the vision to see it. They have accepted their fate. They stop learning, thinking, planning, growing and expanding in their life. The reason is - it takes hard work to learn, think, plan, grow and expand. I struggled to get to a higher level.

KNOW HOW TO FORMULATE A DETAILED PLAN SO YOU CAN LIVE THE LIFE THAT YOU WANT.

Establish your personal goals and write them down on paper.

Learn to plan the life that you want to live out on paper. It has been reported by Harvard University that only ten percent of the population ever establish goals *in their minds* and only three percent actually write them down. The three percent who put their goals in writing far out distance the other ninety-seven percent in getting what they want out of life. Ask yourself what you want to achieve. Do you want to buy a new house or car? Are you saving for a special vacation or your children's college education? Do you want to make investments? Spend some time thinking about what you want to do with your life and get for yourself and your family. Plan out your Goals and Dreams by writing them down on paper.

DEFINITE WRITTEN GOALS are very important to help you focus in on specific daily activities necessary to reach your short term and long term

objectives. Writing a thing down on paper signals the subconscious mind to work on it, to incubate, to gestate, to create...to realize the thing...to turn a wish into a fact! Writing down a statement about your goal will change your whole life! Before you write it down, it's just some thoughts in your head.

Writing it down on paper is like planting a seed in the ground. It grows.

Believe me - writing a thing down on paper works. It will jog your memory, develop self-confidence, sustain ambition and enthusiasm, get things done - speed you ahead "years in months" - even make you rich!

Whatever you want out of life - write it down on paper! Do you want to revitalize your whole life? Make daily lists of the next day's urgent tasks. Making lists is a thought stimulator! Make a list for every regular activity that engages your time. Your efficiency will jump with every list you make. List making will arouse new hope and confidence - new purpose and direction. By writing down the very steps needed to reach your goal, and then actively taking those steps forward, you will reach your goal! Making a list is laying out on paper the steps needed to get you from where you are now to where you want to be! You must have a goal - a goal which you deeply desire. With a goal, your life will be set in motion. A goal will propel you. You will be swept away into a productive lifestyle that knows no bounds!

**Start planning your life out
on paper.** Purchase some notebook paper and a 3-ring binder. Start with

your 10 year goals and work backwards. You must first know your destination before you can establish a path. Write your goals for, three months, one year, 5 years, 10 years and ultimately what you want to accomplish during your lifetime. You can design the life you want on paper. This is where change starts. Then you know what you want and also what to expect from yourself so you'll work hard to make the goals reality. **The easiest and quickest way to change your life is to set a goal, write it down, read it twice daily and work for it!**



My very first success in life started at the age of eight years old. At eight, I took violin lessons. At nine, I took piano lessons. Then, at ten I started playing the electric guitar. I just loved the sound of it. I was hooked for life. It had me and wouldn't let go. But I couldn't yet really play it. I listened to music constantly and picked out the notes on the guitar. I played and played until my fingers bled. It was painful, but the need to play was urgent. Slowly, callouses formed on the ends of my fingers and - then there was no more pain. I played my guitar constantly. Over years and years, my ability to play any song that I

heard...unfolded. I drove myself hard. And today, 41 years later...I still play my guitar relentlessly. Every time I play guitar, I rush with the power of a thousand burning stars.

The skills and focused attention I learned by conquering and mastering the guitar have served me well in other parts of my life...such as direct marketing.

It became my life's work to discover valid marketing techniques and combine them together to work as one system. I needed this one complete system to generate the income I had to have to live...to earn more money than I could possibly spend.

Today - I live the good life. My wife and I have a nice country home with 5 acres of rolling pastures and hundreds of big oak trees. We have a swimming pool and recording studio where I play guitar constantly. I've dogs and goats. My wife raises ducks. We go fishing in my boat at a nearby lake. But I do like to work a lot.

It is a good life! I tell you all of this not to boast - but to demonstrate what I mean by "a higher level". I carefully designed and built my lifestyle - and then my SYSTEM provided the money to pay for all of it. And best of all, I have the free time to enjoy all of it.

Truth is in the eye of the beholder.

Your personal truth is determined by your limited beliefs.

Once there was a bear locked in a cage. Each day, they put the food at one end of the cage. The bear walked 10 feet forward, ate the food...then walked 10 feet back to lay down. The bear did this for 5 years. Then - they took the bear out of the cage and put the food 20 feet away. The bear walked only 10 feet forward and stopped.

Once there was an injured eagle locked in cage for 4 long years. They decided to take the eagle out of the cage and see if it would fly. Everyone waited anxiously...then the clouds parted and a ray of light landed right in front of the eagle. The eagle then spread its wings and thrust itself into the air flying straight up into the sun.

We are either trapped or freed by the beliefs we hold in our mind!

HAVE YOU FAILED THE LIFE VISION TEST?

Most people have a very hard time dreaming big because they're coming from a place of scarcity, low self-esteem and failure. Dreaming Big is the ability to look forward to a place and time that has not yet arrived...to see it and feel it as though it was real. We all need to broaden our perspective and see ourselves in a bigger picture.

DREAM BIG! Craft your own life vision. Wake up and go to work. Fuel the fires of your deepest desire and take persistent action towards your higher achievement.

I truly hope that my Action Plans have helped you in a meaningful way.

At any time you may refer back to my main website:

<http://www.doylechambers.com>

Most Sincerely Yours,

Doyle Chambers

972-635-9407

"ALL ACTION PLANS FOR YOUR BETTER LIFE MATERIAL" WRITTEN AND PUBLISHED BY: DOYLE CHAMBERS, 9737 CR 2434, Royse City, TX 75189,

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