

Chapter 2 - Figure 1 - Wall of FEAR

Your Name:.....Todays Date:..... /..... /20.....

THE SECRET TO FINANCIAL FREEDOM

Income from

LABOUR

Have a job

P.A.Y.G./J.O.B.

Pay As You Go/Just Over Broke

%?
Your Time

%?
Your Time

**SOLE TRADER/
EMPLOYER**

Own a Job

J.O.B.

Just Over Broke

'YOU AT WORK'

**W
A
L
L
O
F
F
E
A
R**

"F.E.A.R."
FALSE
EVIDENCE
APPEARING
REAL

Create a minimum of
5 forms of income

Income from

CAPITAL

Human/Financial Capital

BUSINESS

Business Person/Entrepreneur
People at work for you

%?
Other People's Time

%?
Other People's Money

INVESTOR

Actively Managing Money

**Infinite Opportunities
Businesses Investments**

**'MONEY/PEOPLE AT
WORK FOR YOU**

YOUR GOAL

- Within **3 Years** - **60%** of your total income from **BUSINESS and INVESTMENTS**
- Within **5 Years** - **100%** of your total income from **BUSINESS and INVESTMENTS**

If you don't achieve this, what's your plan?

Figure 1

Chapter 4 - Figure 2 - Wealth Account

Your name: _____

Date: _____

Name of Beneficiary of Trust: _____

1 Wealth Account

All Tax Deductible Items
Accounting Fees
OneLife Fees
Financial Management Works Fees
Financial Success Fees
Negative Gearing
Disability Insurance

Investment Portfolio P.I.E



All Unearned Income
Tax Refunds
Interest / Dividends
Trust Income
Social Security
Rent
Other

eg: Cash Management Trust

Minimum 10% Saving to Wealth Account

Income

Wages
Bonuses
Commissions
Tips/Gratuities

Expenses

Rent
Wages
Super
Car
etc

Transfer Account
(Net Income per month)

SAVINGS

WAGES

CASH

LIVING

2 Cash Accounts

Cash Accounts

Keycards with Credit Card option

Primary Account

Spouse Account

	Client 1	Client 2
Monthly Living Expenses		
Food
Beverages
Dining Out
Clothes
Hair/Personal Care
Pharmacy
Gifts
Fares
Other

3 Operations Account

Operations Account

Interest Bearing Cheque
With Credit Card (For Overdraft Facility)

Living

Housing	Transport	Miscellaneous
Rent/Mortgage	Car Payments.....	Installments
Maintenance	Insurance	Credit Cards
Rates	Petrol	Education
Insurance	Maintenance	Medical
Electricity	Registration	Dental
Telephone	Insurance	Contributions
Gas	Life	Holidays
	Health	Loans
	Other	Other

Not Linked

Figure 2

Chapter 9 - PIE - Figure 3

This spells P.I.E.—Property, Interest, Equities.

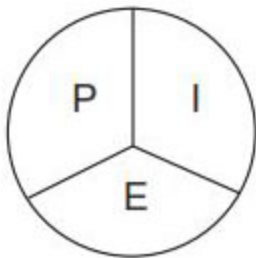


Figure 3

Chapter 9 - PIE - Figure 3a

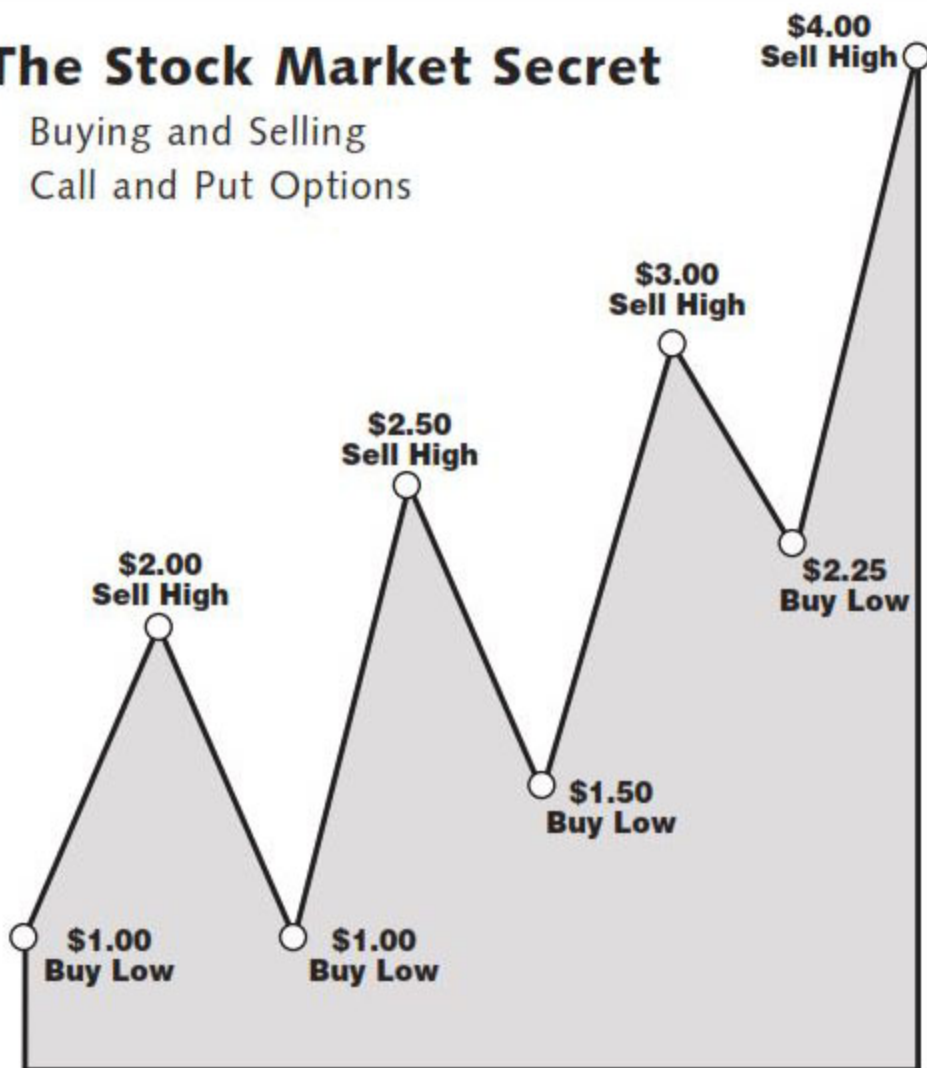
What does your PIE look like? Some 95-percenters have a PIE like this.



Figure 3a

The Stock Market Secret

Buying and Selling
Call and Put Options



GO LONG

As the stock market **RISES**

Buy Low → Sell High
Buy for \$1.00 → Sell for \$2.00
Profit \$1.00

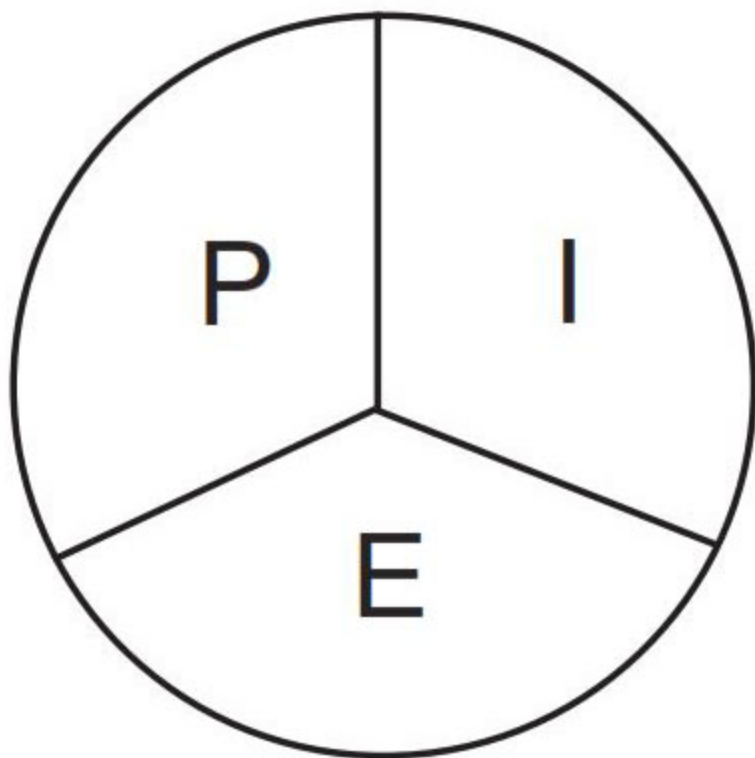
GO SHORT

As the stock market **FALLS**

Sell High → Buy Low
Sell for \$2.00 → Buy for \$1.00
Profit \$1.00

Chapter 14 - PIE - Figure 3

1. Property (P)
2. Fixed Interest Securities (I)
3. Equities (E).



Everything on the planet is one or a combination of these three investments.

Chapter 15 - Benchmark - Figure 5

QUICK LOOK

Annual Net Income	\$ _____
Less	
Annual Expenses	\$ _____
=	
Net Annual Savings	\$ _____

Total Assets	\$ _____
Less	
Total Debt	\$ _____
=	
Net Assets	\$ _____

Cash Available	\$ _____
Super Fund Assets	\$ _____
	Self
	Partner
Total Credit Available	
Credit Cards	\$ _____
Redraw	\$ _____
Other	\$ _____
TOTAL	\$ _____
Tax Position	Refund/Payment?
\$ _____	Due Date? ___/___/20___

Target Date

\$1	
\$20K	
\$40K	
\$80K	
\$160K	
\$320K	
\$640K	
\$1280K	

Top 3 Goals

1.	_____

2.	_____

3.	_____

PLAN

Download at www.onelife.com.au/roysbook

Figure 5

Chapter 17 - Rule of 72 - Figure 6

Year Factor (72) - \$2,000 invested in 2015 at age 25 years

@	FACTOR	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
6%	12	\$2,000									
10%	7	\$2,000							\$4K		
15%	5	\$2,000					\$4K				
20%	3.5	\$2,000				\$4K			\$8K		

@		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
6%	12			\$4K							
10%	7					\$8K					
15%	5	\$8K					\$16K				
20%	3.5		\$16K			\$32K				\$64K	

@		2035	2036	2037	2038	2039	2040	2041	2042	2043	2044
6%	12										
10%	7		\$16K							\$32K	
15%	5	\$32K					\$64K				
20%	3.5		\$128K			\$256K				\$512K	

@		2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
6%	12							\$16K			\$19K
10%	7						\$64K				
15%	5	\$64K					\$128K				
20%	3.5		\$1024K				\$2048K				\$4096K

Figure 6

Would you prefer \$19K (6% compound) or over \$4Million (20% compound) in your superfund?

Chapter 17 - The Magic Game of Golf

Hole 1 — .10c	Hole 10 — \$51.20
Hole 2 — .20c	Hole 11 — \$102.40
Hole 3 — .40c	Hole 12 — \$204.80
Hole 4 — .80c	Hole 13 — \$409.60
Hole 5 — \$1.60	Hole 14 — \$819.20
Hole 6 — \$3.20	Hole 15 — \$1638.40
Hole 7 — \$6.40	Hole 16 — \$3276.80
Hole 8 — \$12.80	Hole 17 — \$6553.60
Hole 9 — \$25.60	Hole 18 — \$13107.20

Chapter 27 - The Rings - Figure 7

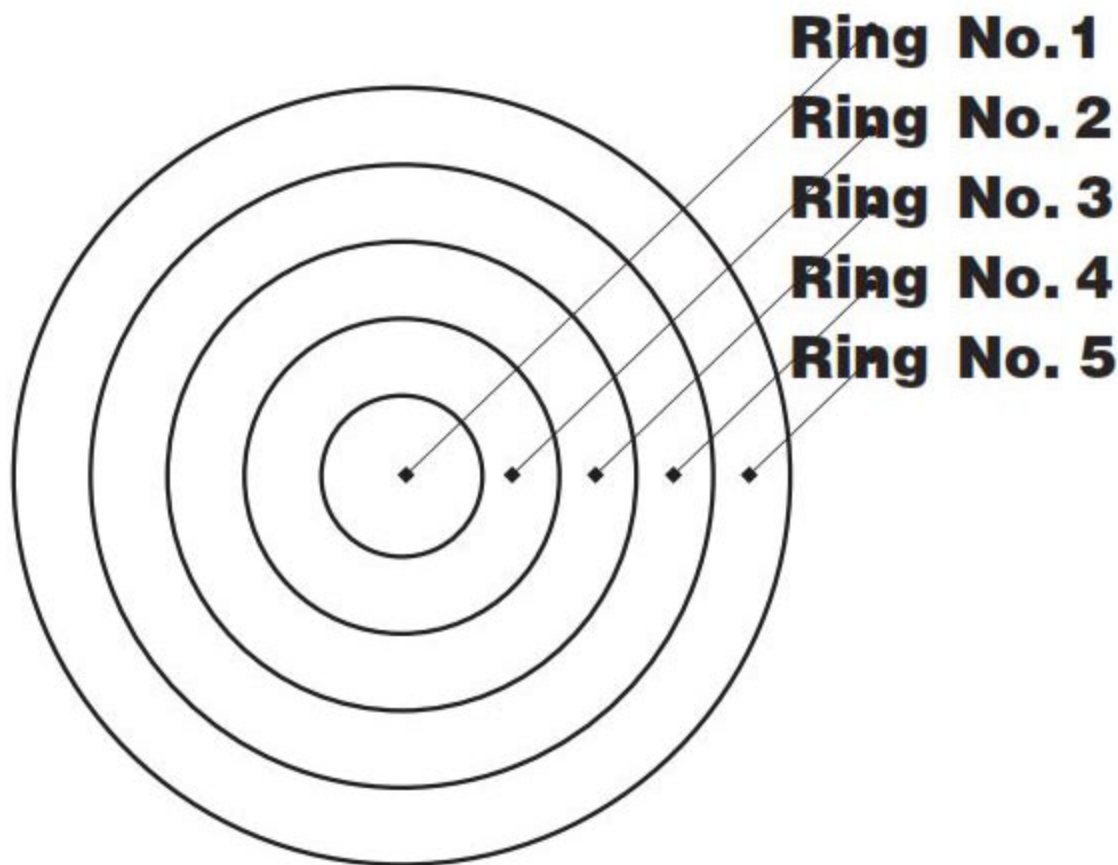


Figure 7

Chapter 29 - My Seven Year Plan - Figure 8

My Seven Year Plan

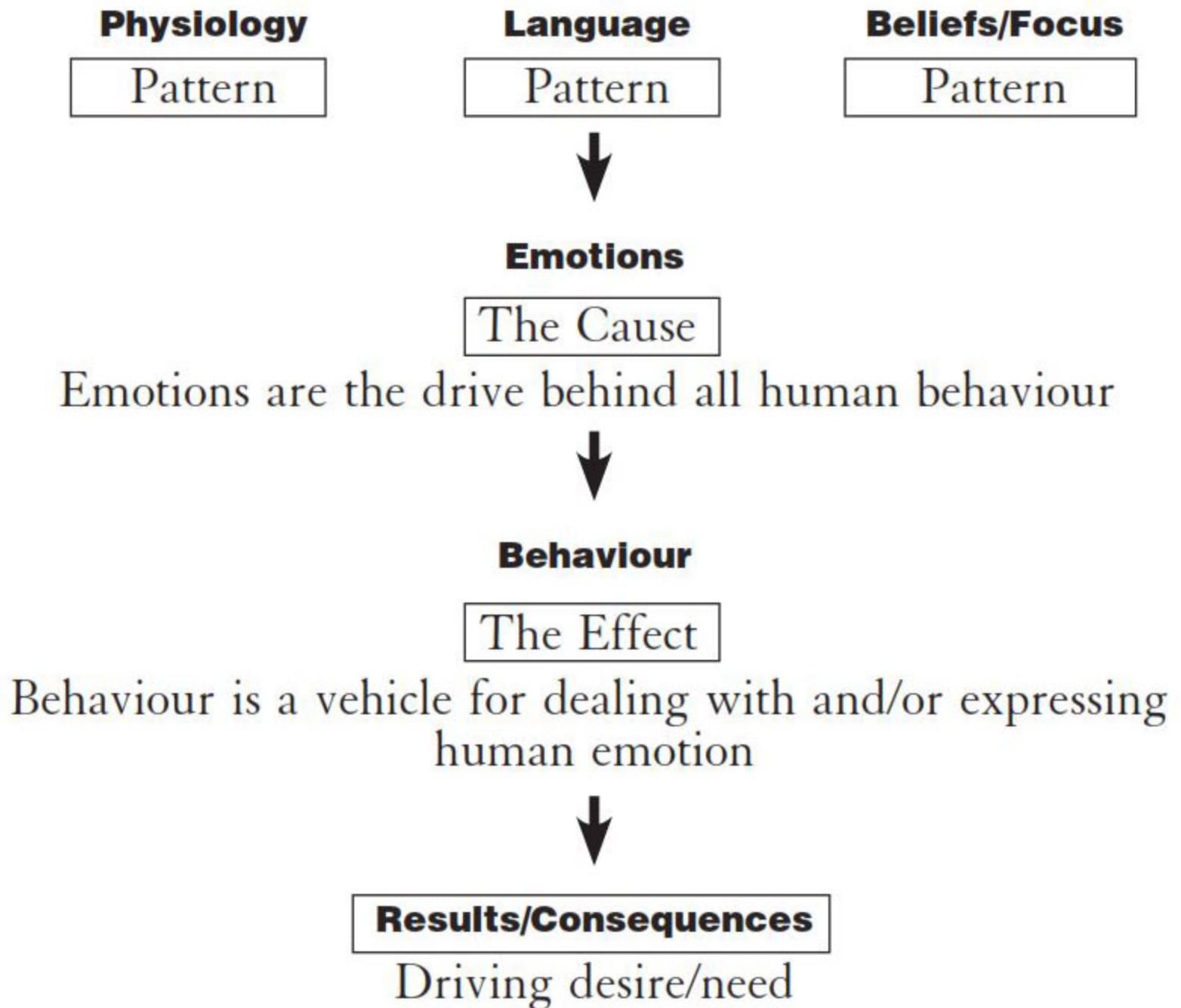
Name: _____ Date: _____

Begin with the end in mind. Go straight to the year 2027/28 and fill it in, then work backwards to this year.

	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2027/28
5 Forms of Income							
Business/ Career							
Investment/ Property							
Equities/Shares							
Personal Development							
Relationships/ Family							
Children							
Health							
Intellectual							
Social							
Spiritual							
Other...							

Figure 8

Chapter 31 - Attitude Chart



41 Recommended Reading

How to Turn \$1 to \$1 Million in 7 Years or Less—Roy McDonald

Millionaire Mentor Book —Fiona Jones & Pauline Martin

The Road Less Travelled—M. Scott Peck

Awaken The Giant Within—Anthony Robbins

The Richest Man in Babylon— George Clason

Laws of Spirit— Dan Millman

The Way of the Peaceful Warrior—Dan Millman

Everyday Enlightenment—Dan Millman

Think & Grow Rich—Napoleon Hill

E-Myth Revisited—Michael E. Gerber

The New Market Wizards—Jack D. Schwager

The Warren Buffet Way—Robert G. Hagstron Jr

Wink—Roger James Hamilton

Your Life Your Legacy—Roger James Hamilton

One Minute Millionaire—M. V. Hansen & R. G. Allen

The Magic of Believing—Claude M. Bristol

The Magic of Thinking Big—David J. Schwartz, Ph. D

Manifest Your Destiny—Dr. Wayne W. Dyer

Rich Dad, Poor Dad—Robert T. Kiyosaki

Rich Dad's Property—Robert T. Kiyosaki

The Journey—Brandon Bays

The Journey for Kids—Brandon Bays

Freedom Is—Brandon Bays

Goals—Brian Tracy

Time Power—Brian Tracy

The Unimaginable Life—Kenny and Julia Loggins

The Five Love Languages—Gary Chapman

The Power of Now—Eckart Tolle

Stillness Speaks—Eckart Tolle

A New Earth—Eckart Tolle

Conversations with God—Neale Donald Walsch

The Ultimate Guide to Real Estate—John McGrath

If How To's Were Enough—Brian Klemmer

The Answer—John Assaraf

The Magicians Way—William Whitecloud

42 Glossary

All Ordinaries Index Comprises shares of around 310 of Australia's largest listed companies.

Asset Allocation Also known as portfolio balance, it is the spreading of risk by investing in different areas.

Asset Trust A trust in which assets are held for the protection of the investor and allowing discretion for distribution.

Australian Bureau of Statistics Compiles and publishes data on subjects ranging from Australian agriculture to the financial markets.

Bank Bills A form of short term finance provided and guaranteed by a bank.

Blue Chip Shares Shares from the biggest and, generally considered, safest companies such as BHP and CSR.

Bonds A fixed interest security issued by the national or state government.

Business Risk The chance that an individual firm may fail due to bad management or outside influences.

Capital Gains Tax The tax applicable to the growth component of an investment.

Commodities A term used in the stock market to describe tradeable items such as gold or beef.

Debt Free Having absolutely NO DEBT.

Derivatives This term means that one financial product has been derived from another financial product, e.g. a 'share option'.

Direct Investment You are the sole owner of an investment property.

Discretionary Trust a trust where the trustee has discretion as to who the beneficiaries are in terms of distribution.

Dividend Yield The dividend per share (DPS) divided by the company's current share price.

Financially Independent Being able to do the things you enjoy doing irrespective of financial reward.

Inflation Indexed Bonds Either the capital value is indexed to inflation, or the interest payments are indexed to inflation.

Negative Gearing Borrowing against property or equities where the income (rent or dividends) is less than the cost of the borrowing/mortgage.

Neutral Gearing Similar to negative gearing; however, the rent or dividend is equal to the interest payment on the borrowing/mortgage.

Positive Gearing Where the rent or dividend is greater than the borrowing/ mortgage payment.

Trading Trust A trust that is formed specifically for a business venture, for the purposes of protection and flexibility

Volatility As a general rule, the longer time a bond has to run, the more volatile it is, as it is more subject to varying interest rates and bond prices.

Wealth A substantial sum of money; however, in this publication wealth includes all aspects of one's life.

43 Testimonials

🌀 After completing the OneLife program, we were able to regain balance. The twelve months support has been fantastic. The constant reminder of the steps needed and the association with successful people has helped keep us on track. Life is great. To be able to say “YES” to our dreams, and particularly our children’s dreams, is fantastic!

Christine and Ken Hawkins

🌀 Oh, what an awesome journey! Recently I heard ‘to become passionate about your work is the last day you will ever work.’ This is so right for me; my days are now spent doing what I really enjoy. These days I can’t get the smile off my face; I am soaring like an eagle. Thank you to Roy and to his Team.

Jill McIntyre

🌀 OneLife has had a big impact on our lives. It lets us recognise when an opportunity turns up. It makes us, ultimately, better people. We

love the challenge that life has to offer.

Robin Wiessel

🌀 The past 9 months have been an amazing personal journey. I am so grateful the Universe showed up for me as it has been my privilege and pleasure to have the powerful OneLife program in my life.”

Patricia Durbin

🌀 I have just launched Australia’s first drink bottle for dogs. The huge success of this product has captured the imagination of entrepreneurs internationally! Prior to attending the OneLife program in January 2003, I wouldn’t have had the faith in myself to follow through with this idea. I’m so happy that I kept going! It has been an honour to share this part of my journey with you.

Andrew Larkey

🌀 I just wanted to take some time out to truly thank Roy for what I believe is his sincere desire to give and share his knowledge

and beliefs and to inspire people to really live life. His brand of personal development is unique in Australia and has potential to touch and change many more lives. Thank you Roy for the contribution you have made to mine.

Suzee Brain

☞ I am writing this with much joy and gratitude in my heart and at this point in my life I am the happiest I have ever been. One man had a dream, which has brought so much awakening, light and joy to so many lives. Thank you Roy from the bottom of my heart for following your dream and helping me realise mine.

Nicole Marie Sabadina

☞ Roy,
After the program we set some goals together: To live and enjoy life together as a couple full-time, as I used to work 3 weeks a month away from my wife.

My goal was to begin trading in property and shares to double our monthly income (eg: June's income was \$20,000).

We commenced property trading after attending the Property Program and our first transaction yield was in excess of \$45,000 from a property purchase of \$125,000 in less than 3 months. Our second transaction is already underway.

Our income in December was \$44,000 (after tax), not including any property deals.

We are now truly grateful for each other and for the knowledge we have learnt and applied from the programs we attended.

Paul and Debbie Hensley

(Property Investor & Trader)

☞ Thanks Roy and the Team for helping me move forward in my life. Both Helen and I have grown enormously since the program.

When I first did the program in March 2001, I was an electrician working 70 hours per week, earning about \$300K gross, of which I netted some \$80K after all expenses, and I thought I was doing well. Within 18 months I achieved just under \$1M in my business activity and halved the time that I worked to 35 hours.

In that same time, using the skills that I have learned in IPW (the real estate program), I have put together transactions in excess of \$3.5M of which I could liquidate over \$1M immediately.

Once again, thank you for your support and helping me to be well under way toward reaching my ultimate goal of \$5M in five years.

Harry Charalambous

🌀 Just Do It!

I attended Roy's program over two years ago.

Two years later I am writing this letter to give my testimony as I want to help people in making the decision to do the program.

I assure you that this program works.

In brief a few results I have achieved:

- In the first year, my taxation bill was reduced by over \$20,000.

- In the second year my taxation bill was reduced by a further \$10,000.

I have started to trade in futures.

In three months I have made 40% profit.

This year I have invested in property and have made a capital gain of \$70,000.

Two years later I strongly believe that doing the program was the right choice. I have had excellent financial results. I have also benefited much more in other aspects of my life as I am now happy and focused and look with optimism and certainty into the future.

I wish every one of you success and I am absolutely sure that you can achieve your dreams.

I have to honestly repeat:

"Just Do It!"

Good Luck!

Adam

(IT Manager)

🌀 I was earning \$65,000 when I did the program. Now I am a millionaire with several forms of income & enjoy the rewards of controlling my own investments. I am very grateful for the opportunities that the program has opened up for me & which turned my life around.

Geoff Bednal

🌀 Since doing the program my confidence has grown tenfold & so has my income! Within 2 months my income went from \$100K to \$150K a 50% increase & is still climbing.

Danielle Upham

🌀 Roy,

I would like to thank you for what my experience was at the program.

My learning at the Hunter Valley Retreat has touched so many people and has had far reaching effects for my family and friends.

I have recently discovered the fact that your company planted a seed of passion for growth in me and that, through daily reflection and study, I am unlocking door after door in mind and spirit (even after a year and a half) - it's a fascinating experience and I'm lucky to have people around me I can discuss it with.

Thanks again Roy and the team!

Benjamin Reid

(Computer Analyst)

☞ Dear Roy and the Team,
Thank you for an amazing weekend, I learnt so much about myself. I learnt that I need to LEAD, DELEGATE and MAKE DECISIONS in a HEART BEAT. This has given me so much insight into how I lead my company.
You have built an amazing place and an amazing team Roy. Congratulations and thank you.
Love
Debbie Hansen

☞ Hello Roy and all of your wonderful staff.
What a fantastic five days this has been for me. I came into the program knowing I needed changes in my personal life and general business. I had an idea of what had to be done but not the tools to do it.
I have been searching for a while for the right group of people to reconfirm in my heart that anything is possible to achieve. I feel like a new person with unlimited potential and know that the goals I have set will not only be achieved but I will exceed them as well.
Cheers,
Tony

☞ Dear Roy
I would just like to write a short letter to you, thanking both your-

self and your staff for a truly life changing experience.

The program provided many thought inducing strategies which I am eager to follow through.

Regarding the MTFS program provided, Dr Claus is truly a genius and I am looking forward to this aspect of my business as it is such a portable job. (Fancy being anywhere on the planet and making money!)

I am keen to get my finances in order.

Sending you the warmest wishes.

Phill Bone
(Electrician)

☞ Hi Roy
I just wanted to write this email to say thank you for an amazing program - it was totally life changing. I will never be the same again. I have already started on a new journey and am enjoying every moment.
Thanks Roy for your passion.

Kristine Haasnoot
(Trainer/ Teacher)

☞ I first heard about your company at the Money Show last year & later attended an introduction night in the city. I decided to take the offer up as there was a whole program covering a wide range of financial opportunities from Real Estate to Shares and Business. All of which I had a financial interest in.

Since joining the program, I have refinanced my home and I am buying an investment unit, as well as another off the plan with a “put call option”. That means in a year or so I will be selling a property and possibly moving house. There is still a lot of work and things to do and learn, however the future looks great.

Keith Nalty

(Roads & Traffic Authority)

☞ Dear Roy

I would firstly like to express my deep felt gratitude to you for providing such an inspiring and enlightening program. It was one of the greatest experiences of my life.

It has exposed the self imposing limitations that have been constraining my growth.

For the first time, I am not preoccupied with worrying about money. Instead I am now confident regarding my financial future.

Thank you Roy for showing me the direction to start this journey. With deep felt thanks and happiness

Frank Hasiuk.

(IT Team Leader)

☞ Dear Roy

What an amazing experience. I have searched all my life for the answer to what happens, why, how and there it was. Over the

most enlightening five days of our lives. We have made numerous discoveries. We now look forward to some enormous changes, in life-style and attitude and for this we will remain ever grateful.

Sincerely

Eddie & Heather Cartledge

(Motel Owners)

☞ Roy

I would like to congratulate you and your team on an excellent five day program. As I have mentioned to you, I have done an Anthony Robbins program, similar in nature but I was not able to engage in that program the way that I have here.

The caring atmosphere that was promoted throughout the whole program was overwhelming. The individuals on the teams were a credit to your organization.

Mick Huggett

(Consultant)

☞ Roy,

It has been just over 12 months since completing the program.

In a short time my sales increased, my enthusiasm grew and my way of thinking on life has never been better. I wanted to drop you this brief line to thank you for such an opportunity and in my current role, have been happy to refer the Program to those needing a lift

and a pick me up for life.

All the best for your future business.

Kind Regards,

Colin Hawkins

(Real Estate Agent)

☞ Roy,

Prior to completing the program we were living in Peakhurst, next door to our business, on an industrial site.

I cannot even start to explain how much of an impact the program has had on our lives.

We moved into our dream home in one month and Geoff has seen a big improvement in our business with us now saving 10% each fortnight.

Its all about being organised, totally focused on your goals, having a plan and sticking to it.

Geoff and Lisa Cummins

(Business Owners)

☞ Roy,

Eighteen months ago I borrowed money from my parents to do your program.

After the program we started our wealth account straight away and it has grown from 0% (due to no income) up to 18% last month and is still growing.

We bought a furniture retail business for almost zero money down

and we turned the store around and are on target to hit a sales increase of 89% on last year. In our first year we increased our net worth from zero to almost \$200,000.

We have also obtained two development sites, each looking to return more than 64% after tax profit early next year.

Darin and Amanda Currall

(Business Owners)

☞ Roy,

I am doing Live Trading and have \$1,200 profit in the Bank and another \$9,000 open profit that I could realise.

Helen Bow

(Wellbeing Mentor)

☞ Roy,

Six months after doing the program, my income has increased by approx. 25%. One month after the program I won the Master Builders Award for Excellence in Construction, the highest award in the industry for the renovation category. As a bonus I have also lost 14 cm from my waistline and feel much fitter.

Mal Green

(Builder)

📍 Roy,

I was earning \$350,000+ from my own sales office before going to the program, however, I was not growing my business where I could earn residual income.

Following the program, I systemised my recruiting of sales people, the training programme, administrative operations, product strategy and inventory control and now have 5 offices outside my own that will earn me over \$150,000 annually, even though I am not in the actual businesses myself.

I was given the opportunity to earn 50% of the profit from the businesses in Australia and New Zealand because the owner didn't have the time to manage them. Nine months later we now have 21 locations (5 in New Zealand and 16 in Australia), a 300% increase in sales volume and over 330 people in our sales force.

I will earn over \$500,000 from Australia and \$100,000 from New Zealand as well as continuing to earn the income from my sales office and the residual income from my outside deals. This is still growing and I have been given the opportunity to open in Singapore and the Phillipines with the same 50% profit share deal.

Ty Pedersen

(Business Owner)

📍 Roy,

Completing the program gave me the courage to start my own carpet cleaning business, Sensational Cleaning.

Initially I outlayed \$15,000 to work as a contractor for another carpet cleaning business and my income jumped from \$20,000 to roughly \$45,000 in nine months.

I then ventured out on my own, beginning with a casual job that provided an income of \$8,000 in two months. This assisted me in getting my own business up and running and I am now making \$23,000 every three months from both the casual job and my own business.

Antony Fletcher

(Business Owner)

📍 Roy is a true teacher and educator, his discipline and dedication is inspiring. He walks his talk and I am grateful to have had him as a mentor. He has shown me what true responsibility looks like and that we become what we think about. If we can learn to master ourselves and put in place simple strategies, we can all have what it is we desire. You must be willing to pay the price, have a burning desire and take action.

Conrad