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Chapter One

Do You Sincerely Want to be Rich?

By 'rich' I mean in excess of ten million pounds.

These days you are not rich if you have one million. Although not pocket-change, a million in the bank would merely allow you to live in moderate comfort for the rest of your days. You would have to be careful with money. You could not be extravagant. One million in disposable capital would give you around £50,000 a year in salary after tax, which is a lot less than a good company director gets. If you took this salary, the million would slowly be eaten away by inflation until it was worth just £350,000 (today's buying power) in about fifteen years. Hardly a king's ransom, I think you'll agree.

One million pounds buys you a decent house in the South of England, that's all. After you've bought the house, all the money has gone and there would not be a penny left to furnish it, pay the bills or for living expenses. No, the days are long gone when becoming a millionaire was a crazy dream. Being a millionaire is not what it used to be. A millionaire in 1900 would have the equivalent of one hundred million pounds in today's money!

Ten million though....ah, now we're talking sensible money. Ten million today is worth the same as one million used to be worth in the 1950's. A millionaire really *was* someone before 1950.

With ten million in the bank you can spend about £250,000 a year (£20,000 a month) and still have modest growth on your capital, but you would be in the bottom echelons of the wealthy, knocking for

Do You Sincerely Want to be Rich?

admittance to the fringes of their outer circle. Interestingly, if your ten million was ever reduced to one million, you would be described as 'flat broke' by your new circle of friends. People would talk about you in hushed and sympathetic voices. They would turn away and cough politely as you walked into a room. This would not be snobbery; just embarrassment and pity for one reduced to such poverty.

"He's down to his last million! Oh the poor, *poor* dear boy!"

The point here is perspective.

When you've had ten or a hundred million, this level of wealth seems normal for you. To be down to your last million really is flat broke - an horrific state to be in.

In contrast, when you have an overdraft and exist on a pittance, then a paltry £10,000 feels like a staggeringly large pile of cash - a gleaming mountain of gold. And a million? Well, this seems unimaginable; a sum of money which simply cannot be held in the mind, it is so vast.

It is this sense of perspective which aids the rich person and hampers the poor. If you have made a few million, how do you think you view your chances of making it again if you were to lose it? A bit of a nuisance, right? An irritation. But a ludicrous fantasy? A crazy, impossible dream? Hardly! So do you think people with this attitude manage to make a million again if they lose it?

Yes, they do. No problem. Often they do it several times over, if they are particularly careless with money.

But when you are broke and have never managed to accumulate more than a fiddling £10,000 in small change at any one time, how do you think you view the possibility of making a million or ten million?

This appears to be an unscaleable mountain, the dizzy heights of which tower to infinity above you, a mere mortal. These slopes seem impossible to climb. You cannot imagine how another person could

Do You Sincerely Want to be Rich?

have climbed to that lofty peak, let alone the hundreds of thousands, possibly millions who have done so before you. There are over one million dollar millionaires in the USA alone. How hard can it be? Answer: certainly not impossible.

In your more frustrated moments you feel these people must have somehow cheated and caught a ski-lift to the top or been airlifted to the summit. Yet you know this cannot be true. A few might have sneaked to the top by subterfuge - but a million or more? Not likely.

The truth is that such a large a horde of people have tramped this path to the summit that they have left a deeply worn channel for you to follow if you care to.

Look upwards and you will see a long queue of people waiting for their turn at the peak. It's *very* crowded up there. Yet your doubt alone prevents you from following. You don't really believe you can do it.

In contrast, those who have made it and lost it know with 100% ice-cold certainty that they can make this kind of money again. They've done it once; they'll do it again if need be. It is this certainty which allows them to repeat their previous success. Sure, they have some technical knowledge and experience which comes in handy the second (or third) time around, but the real secret is their belief.

They believe they can do it. Actually, they *know* they can do it.

The poor person is filled with doubt and indecision; this prevents them from taking action. They are afraid to fail when really, they have nothing to lose.

If you're broke, what can you lose? Nothing.

Only Fear Holds You Back

Raw, naked fear takes many forms. One form is in the statement: "I don't want to be rich." Doubtless there are people for whom this is true, but I have never met such a person. I have met many people who have told me this lie, but they are exposed immediately. Most of them do the lottery!

Do You Sincerely Want to be Rich?

I have yet to meet a person who would turn down a lottery win of ten million because ‘they didn’t want to be rich.’ A more honest statement would be: “I *want* to be rich, but I’m not prepared to pay the price to become wealthy.” Fair enough. At least that’s coherent, and I’ll be talking about paying the price in a later chapter. But “I don’t want to be rich”? Come now!

So I have a question to ask you and I think at this stage of your life you owe yourself the answer:

Do You Sincerely Want to be Wealthy? One Million Plus?

It’s a simple question. Think for a short while about the changes it would make to your life. Imagine winning several million pounds on the lottery. What would change? Would your life be better?

Time’s up!

If you need more than five seconds to think about that one, you’re in trouble! Of *course* life would be better. At the very least you would have more choices.

It would be fun, exciting, invigorating, powerful, wonderful. Forget those ‘where are they now?’ lottery winning misery stories slopped out for the TV viewing masses. You know, the stories about how they blew all the cash on ‘toys,’ got divorced, ruined the ‘kiddies’ and lost all their friends. Now they wish they’d never had the money. (Close up of bleached-blond, hard-faced mum with a tear trickling down one cheek. “*We was ‘appier when we ‘ad nuffink. At least we ‘ad each uvah. That money was a curse, that’s what it woz. A curse I tell you. If I won again, I’d give it all away so help me gawd...*”)

Forget all that. These stories are part of the conspiracy to keep you poor. In real life, money makes a big difference. It can’t buy you health and it can’t guarantee you genuine success in human relationships, and it cannot ensure happiness (that is an internal state) but it certainly improves your chances in all of these things, and the rest is yours for the asking. And by the way, in case you hadn’t

noticed, poverty doesn't do a lot for your health or happiness either, and lack of money has certainly destroyed millions of marriages over the years.

The 'Money Isn't Important' Fantasy

Please don't give me any excuses about 'money not being important to you.'

That's an excuse to evade the raw, naked fear which grasps your lily-livered soul whenever you think about what it might take to make some!

If money isn't important to you why are you reading a book with the title '7 Secrets of the Millionaires?'

People cling to their grim, impoverished existence out of fear, and then justify their cowardice by claiming that money 'isn't important,' that their aims are 'more spiritual' or that they would rather be poor than have all that 'hassle.'

This is often a lie.

If you have ever done the lottery or bought premium bonds then you are making a definite statement. You are saying: "I want to be rich." What other reason could you possibly have for indulging in gambling like this? You cannot evade the answer; it is your desire to be obscenely wealthy. This desire is good, although the method is terrible!

How can you make such a strong statement ("I desire to be wealthy") and then do absolutely nothing whatsoever about it other than indulge in long-odds games of chance? It's hard to reconcile these two positions, isn't it?

The point is not to accumulate money for its own sake. Money is an enabling force. It allows you to be the real you; to go wherever you want to, to achieve whatever you desire, to actualise your dreams.

It allows a life of power as opposed to a life of quiet desperation and hopeless mediocrity. I am passionate about living a life of power. It unsettles me to see non-achievement in others - particularly those with ability.

Do You Sincerely Want to be Rich?

We only have one life. This is it. Forget that afterlife and heavenly paradise stuff. If you believe this, you're dreaming. This is not a rehearsal. This is the real thing - and it's wonderful, so how can anyone squander this limited resource by trudging around the same tired-old treadmill, year after year?

The answer is - inertia.

To become rich you must change, and this means breaking the bonds of inertia. Inertia is defined as 'The inherent property of matter by which it continues in a state of rest or uniform motion.' The 'motion' being, of course, on an entirely predetermined track. To change the course of a planet or a speeding asteroid or to get a lazy donkey walking (now why did that analogy pop into my mind?) you need to apply a force. The force causes a change in direction and speed of motion.

For you, this means a life-change which will take you to new and exciting shores in the future.

What is the nature of this force which will effect a change in direction?

The Power of Your Will

It is the force of your will which does this. Inertia stifles your willpower and saps it of its strength. Hours, days weeks and even years are spent in drifting through a life divided between work, sleeping, socialising, watching TV and shopping at the supermarket. You cannot release yourself immediately from this now, today.

Why not?

Because your life has a certain inertia. Like a supertanker it cannot be diverted from its course immediately. To change course, the steering wheel must be turned by an effort of your will, and then after a few weeks or months, your life will start slowly to change for the better as it settles into its new course.

The trick is this; knowing about the time-lag between steering wheel movement and actual course change, you need to start turning

Do You Sincerely Want to be Rich?

the wheel early. This means as soon as possible, preferably now, today, after you have put this book down.

Now I want to ask you another question, presuming you have answered "Yes, I want to be wealthy" to the first question. It's a more difficult question:

"Are you willing to pay the price?"

I'll discuss what the price is in a moment, but first let me state that if you are not willing to pay the price you need to adjust your mindset immediately and accept the fact that you will never be wealthy, luck to one side. You should not waste any further mental energy fantasising about this, or saying "one day..." Just forget about it. Put big money out of your mind forever and be happy with what you have got.

This is a perfectly valid position to take.

You don't have to be rich. It's not mandatory. I am just asking you to stop pretending. If you've decided not to pay the price, then fine - just stop talking about it any more; it's boring. It's like saying "One day I'm going to climb Everest," and repeating this over and over for thirty years to anyone who will listen, but never taking a climbing lesson or even finding out where Everest is. Everyone around you knows this is a fantasy and will roll their eyes when you trot it out again for the fiftieth time.

One more reality check for you if you answered "no" to the paying-the-price question.

"Is it *genuinely* that you don't want to pay the price to become wealthy, or is it that you are scared?"

Think about that one for a while...

Now think about it again.

If it is just fear that is holding you back I would urge you to conquer this and push forward. Growth is everything. Fear stops you growing. Every time you overcome one of your fears, even a small one, you grow. Every time you succumb to a fear, you die a little.

Start developing a Warrior attitude. What can you lose, really? Not a lot. What can you gain? Everything you ever dreamed of. The

lifestyle you always wanted. Absolute financial security, fun, power, achievement, comfort, respect, large shiny metal things with knobbly bits on the end which go 'woosh, woosh' when you wave them around above your head. *Anything*... And what's stopping you? An itty-bitsy, pathetic little fear which you are too timid to overcome. Pah! You don't deserve a shiny metal thing with knobbly bits on the end, and I'm not lending you mine!

Paying the Price

So what is the price you have to pay? I will tell you more in chapter six, but meanwhile, here is a taster:

The price involves devoting a reasonable chunk of your life to the project of making money. Probably at least ten years, more like twenty. Obviously some have done it in less, but very few. It takes this long to learn how to do it. Actually it could take half this long if you were prepared to listen to the advice of those who have done it before you, but few are willing to do this. Anyway, it is hard to learn from the mistakes of others - we learn best from our own mistakes.

This means that you must love whatever it is you are going to be doing to make this money.

This cannot be a twenty year prison sentence. It just won't work.

You cannot mortgage your present for some future benefit twenty years down the line. You cannot do something you hate whilst persuading yourself that it will be worth it in a couple of decades when you retire. Forget it. You won't last three years, let alone twenty. That job will eat you up long before then.

To make a few million you need absolute dedication to the task at hand. This means love for your work and belief in what you're doing. If you can achieve this you'll have a great working life *and* make a ton of money. This is something worth going for, I think.

Do it Just for Fun!

This will sound strange but I believe you should have a go at making a few million just for the fun of it. People who have a one-to-

one consultation with me will know that I am fond of asking: “*What other plans do you have, apart from trying your very hardest to be all you can be, to fight to dare and to win?*”

Let me ask *you* - what other plans could you possibly have that are more pressing than this? Flipping mags? Watching some more TV? Drinking down the pub? I’m anxious to hear them...

Surely there is only one plan worth having? At least it seems that way to me. The only plan a rational human being can have is to be all you are capable of being. To push the limits and keep growing until the day you die. To try for that next goal - to shoot for the bigger dream. This is a masterful life. A life filled with power. A life worth living.

But there is a price. The price is a busy life with little time for standard relaxation of the sort engaged in by the poor in pocket and in spirit. It is a ‘full to bursting’ life with your energies and talents directed purposefully towards positive goals. I’ll have a lot to say about goals and dreams throughout this book. It is a focused life in which you work very hard on things which matter.

That’s one price you will have to pay. There are others...

- ◆ You will be a driven person going from project to project.
- ◆ You will be endlessly fascinated by life and challenges.
- ◆ You will take on too much.
- ◆ Your social life will not be good because you will be unwilling to squander the endless hours it takes to maintain the dozens of friendships and acquaintances craved by the insecure. That’s the truth.
- ◆ Most people will not understand you. They can’t understand why you don’t want to waste hundreds of hours chatting, drinking, reading tabloid newspapers and watching soap-operas.

What else?

Ah yes, I forgot to mention that almost the entire world will be against you. Most people will consider you ‘lucky’ to have made some money. To them, making money is a purely random event which happens accidentally ‘to’ someone for no effort on their part.

They spend their lives sitting around waiting for this miracle

Do You Sincerely Want to be Rich?

to happen to them. When it happens to you, and you get 'lucky' (after twenty years of solid effort) many people will be jealous.

You will lose a lot of friends.

When you become wealthy, it is just too hard for your friends to cope with because the implication is that they could do it too - and that would mean work and effort. That's bad news. They'd rather avoid you or bring you down than be faced with your silent accusation every day.

The state is against you too.

They loathe wealthy people because wealth brings personal power and individual freedom. The state detests it if a worker drone has personal power. They prefer faceless production units hovering in a no man's land of false hope, kept just above the absolute poverty line by confiscatory taxation. The burden is carefully calculated to stop just short of causing people to riot in the streets. It is designed to allow people to have some small hope of dragging themselves out of debt one day, or being able to pay the daily bills.

They do not like strong-minded, wealthy individualists. They will seek to break you down to drone status if you ever threaten to get above your station.

When people are broke, they are part of the tacit conspiracy which gives others the mandate to loot at their command. They give their silent permission because, let's face it, they are net recipients of the loot. Perhaps this was you, too? But when you have some real money, the jackboots are marching down *your* drive and it is *your* door which is being kicked in. That's a different (and non-transferable) experience.

You've got that one to come...

When you try to accumulate money, strangers will stretch out their hands and claim 'their' share of your money - and their demands are backed by legalised state violence. Resist and you will be jailed.

Your protests fall upon deaf ears.

Do You Sincerely Want to be Rich?

Governments operate through the tyranny of the majority. Whatever most people clamour for, that's what is given. Anyway you're 'lucky' to be wealthy, remember? This was not caused by any action on your part. It's just a random event which happened 'to' you - or so everyone seems to think, and so it's only 'fair' that your wealth is confiscated and distributed to the needy.

All this, and more will be your lot.

Are You Still In?

Still interested? Still want to make a few million?

Good. You're my kind of person. You're prepared to fight this injustice and win or go down trying.

Are you a docile factory farm animal to be milked by the government? No. The very thought makes you angry.

Are you prepared to settle for a life of third-rate mediocrity? No. The thought makes you sick. Do you wallow in the warm human soup of vapid companionship? Do you compete with others to see who can be the more ordinary? Do you crave to be liked by all, even strangers? No? I'm very pleased to hear it.

Wouldn't it be a shame if you died not having achieved something of note? Imagine a life just like billions of others before and after you - sleeping, eating, shopping, mowing the lawn, polishing the car; until one day...you clutch your hand to your chest and slump forward head-first into the supermarket trolley. Clang!

I might be unusual. Weird even. A quick poll around ten friends and family revealed a grand total of....zero people who felt anything similar. When questioned, none of them had life-plans which were grander than the possibility of a new patio by 2005. No ambitions. No drive. No enthusiasm. Nothing. Are your friends the same?

About ten billion humans in total have lived and died on this planet since the crust became cool enough to walk on without getting burnt toes. Interestingly, that's not much more than double the number of people who are living today. That's exponentials for you - the sneaky little devils...

Do You Sincerely Want to be Rich?

How many of those ten billion did anything of note during their lives? A tenth of one percent? What about the rest?

Well, incredibly they were willing to squander their irreplaceable, limited, precious life-span in dull, repetitive, mind-numbing boredom. And in many cases, this was a choice - it was not an imposition.

These faceless, nameless millions left nothing behind them apart from a new generation of the same. They are all gone now; their names forgotten. They pushed humanity forward by not one millimetre. Instead, they contented themselves with enjoying the benefits created for them by others. They were born; they consumed; they died.

Look around you. Talk to people. Do they have any burning ambitions? Any creative energy? Do they wish to leave their mark? To push humanity forward in some small way? Or are you surrounded by a new generation of grey masses who live off the talents of others? People who drive around in a machine invented by someone else - if they were to devote their entire lives to the task, they could not produce one tyre for that vehicle, let alone the complete machine - and yet they complain about how often it needs servicing. People who use telephones, TV sets, computers, videos and the like without even the vaguest of ideas about how they work, or what sweat, ingenuity and daring went into producing these miracles - all they can do is complain about Microsoft and opine that it should be stripped down to a shell and sold off for the benefit of 'the consumer.'

People who wear superb clothes when their own skills do not extend past a little crude hand-knitting, if that. People who load groaning trolleys full of top-class produce at the supermarket and moan about the 'rip-off' prices, when their own farming abilities don't run to more than a little mustard and cress and a few thin, strange-looking carrots. People who use money and banking services, who cannot even balance their own statement and yet moan about "rip-off bank profits" and complain to their MP if their bank charges them £20 for writing a letter.

Okay, not everyone has to know how to design a car or invent a new farming method, but are these people producing *equivalent* new creative goods and services themselves?

Are these people constantly amazed at the astounding array of new goods and services placed at their disposal by others? No they are not! Instead, they complain about the few percent of people who made all this possible for them - the rich, 'fat-cat' industrialists, distributors, marketers, etc. who dare to take recompense for their efforts.

Many people demand the 'right' to be allowed to consume the fruits of the industrialist's ingenuity, but they also want them broken and impoverished and their 'obscene' wealth divided up amongst the 'needy.' I mention all of this because you will be on the receiving end of this when you make some decent money. This is the nature of our society. We are ruled by third-raters on behalf of the mediocre. True ability is punished for daring to presume to be better than the lowest common denominator. The tools of punishment are draconian taxation (state theft backed by naked force) and press ridicule. Notice in the press how anyone who is not actually destitute is described as being a 'fat cat' and living in a mansion?

The Lottery of Wealth

Most people believe that wealth is a lottery, that cards were shuffled and then randomly dealt and some received an Ace, whilst others received a Two or a Three and some get the Joker. They further believe that this is just luck - like the lottery, and so those lucky people with Aces should be willing to hand over a portion of their wealth to those unlucky people with lower cards.

Closer examination reveals a different truth, and one which is unpalatable to the general public. It is not a truth they wish to hear. The truth is that with a few exceptions, the wealth creators were not dealt Aces randomly by fate. They worked at their success by making correct choices on a minute by minute, day by day basis.

Let me explain.

Do You Sincerely Want to be Rich?

Everything you are and have today is the exact summation of countless thousands of little choices and decisions you made from the day you were first consciously able to make such choices. And stating it simply, those choices were mainly between action and inaction. Or putting it another way, between action and laziness. I'm not talking big, life-changing decisions here. I'm talking about tens of thousands of day by day, minute by minute choices like "shall I get up or lie in bed for another half hour?" "Should I read another chapter of that textbook or go for a beer instead?" "Should I try a little harder to get this job right, or just turn it out in a sloppy fashion?"

Thousands upon thousands of little things going right back to school days when you decided between completing a homework assignment or watching TV instead.

As Jim Rohn says, "Everything matters." It is the small choices which matter. The little day by day disciplines which build into an inexorable force propelling you towards success and wealth. After a lifetime of always choosing the easy option, the lazy way out, the least amount of work, the mediocre will have the temerity to call you 'lucky.' They will then demand 'their' share of your wealth - the wealth you built by numerous small daily disciplines, each one requiring you to forgo immediate gratification of your desires.

If anyone ever accuses you of being 'lucky' just reply: "You're right. And you know what? The harder I worked, the luckier I got."

Whilst your friends are watching soap operas or down the pub, you will be working late nights, forgoing instant pleasure, striving to create new values, new products, new ideas which will move mankind forward. Your reward? The masses will consume your products or services greedily then complain bitterly that they are substandard or a 'rip-off.' They will actively seek out minor flaws and then attempt to sue you. They will moan about how expensive your products are, demand refunds, compensation, and justice. They will support punitive taxation measures designed to extort from you the money they have paid for your products and redistribute it to the 'needy.' Blaring tabloid headlines will expose you for 'exploiting' the masses.

They will demand and support tough laws and sentencing to make sure you are kept firmly in your place.

Worse...

They will say how lucky you are. How you got all the breaks and they had none. How it isn't fair. How they had that idea years ago and so the rewards really belong to them. How the 'rich are getting richer and the poor are getting poorer.' Whilst vilifying and despising the rich and successful, they will be frantically completing a lottery ticket in an attempt to join them.

Why Bother?

You might be tempted to ask "Why should I bother, faced with such a 'reward'?"

The answer is obvious. You cannot help it! The creative will always create, regardless of the odds against them, and this is the biggest weapon in the hands of the mediocre. They know that value-producers are incapable of throwing in the towel. They know that no matter how much they tax them, or ridicule them, they will still continue to produce the goods. This is why no creative industrialist (for example) ever says: *"To hell with them. I'm not paying over 70% of everything I make. I'm packing it in. I'll become a window-cleaner rather than see them get another penny."*

Apart from a few million, your real reward is nothing more than self-respect. If you get the fickle, temporary respect of the herd, then that's a bonus, but don't count on it for long!

You will look back on a lifetime of achievement whilst others recall a lifetime of drudgery. Most importantly, you will be fulfilling your true potential, and this is the greatest pleasure a man or woman can experience. The rest of humanity is content to live way below their potential, and this is the greatest misery a man or woman can experience.

So really it's a choice between a drone life amidst the poor and unfulfilled, scuffling around in poverty and misery until you sign on for celestial welfare, or a life of achievement and riches during which

you enhance the world and its inhabitants rather than merely slop at the trough with the rest of humanity.

Your choice.

So how about choosing a life of power, wealth, excitement and fulfilment? How about choosing right now to have a rich and satisfying life in which you fulfil your true potential and become everything you were born to become? Why not have a shot at true wealth?

Have I got you hyped up enough to shake off that lethargy and have a shot at a meaningful life?

Great! Over the years it took me to become wealthy, I've met with and talked with dozens of millionaires - even a couple of billionaires! Naturally I've been keen to discover any common factors they share which I can pass on to those on lower rungs of the ladder.

I've identified seven common factors which I call the Seven Secrets of the Millionaires which I want to share with you in this book..

So, let us turn now to the first of these secrets.

Chapter Two

Belief in Your Right to Retain Wealth

“Believe That You Deserve to be Wealthy.”

You are lost if you do not believe that having money is a good thing.

You need the self-confidence and focus to follow your dream and this will be fatally undercut if you have the wrong philosophy of life

and money. No amount of effort on your part will overcome a faulty philosophy. If, deep down, you believe that wealth is a sin or that money is dirty, or wicked then the first step is for you to correct this error or give up all hopes of wealth for you and your family.

What is a 'wrong' philosophy with regard to making money?

Anything which could be described as altruistic, socialist, collectivist, communist or any one of its thousand manifestations no matter what the label, no matter what the disguise, no matter what the smokescreen.

Without exception, every self-made millionaire I have met was a rugged individualist. Most of them despised government, although many were clever enough not to say so in public. And believe me, there were approximately zero socialists amongst them. A socialist, whatever he calls himself, is someone who believes that brute force should be used to loot from the productive, in order to provide handouts for the unproductive. No matter how you disguise it, or make it look fancy, that's the plain truth of the socialist doctrine.

I believe that it is impossible for you to attempt to get rich if you have some nagging doubt that money is the root of all evil, that Capitalism is bad or that wealth should be divided up amongst the needy. You have surrendered the philosophical high ground if you sign up for any of these positions.

Let me apologise in advance if you find this section a little heavy. It is my sincere wish that you read this chapter and stay with me. Later chapters are far easier.

The teachings I produce in order to help people have a better life aren't merely plucked from the air, randomly. My views are based on a solid, 'from the ground up' philosophy of life - a thing which few people have in our compromise age of mixed economies.

It is a powerful thing to have a coherent philosophy of life. Without this, you react to life's events with a series of random, mood of the moment responses which are often contradictory and self-defeating. You pick emotions and opinions from an array of ill-considered viewpoints and hand-me-down beliefs.

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