

Adapted from Chapter 4 of the book *80 Proven Ways to Become a Millionaire*

## YOUR BEST FINANCIAL DECISION SELECTING the RIGHT MATE

Eighty percent of success in marriage depends on whom you marry. Why talk about marriage and divorce in a book on finances? Simple. The average divorce causes the greatest financial crisis in most families and it lasts a lifetime, with no or very little chance of anyone involved becoming a millionaire.

### HAPPINESS

We convince ourselves that life will be better after we get married, have a baby, and then another. Then we are frustrated that the kids aren't old enough, and we'll be more content when they are. After that, we're frustrated that we have teenagers to deal with. We will certainly be happy when they are out of that stage. We tell ourselves that our life will be complete when our spouse gets his or her act together, when we get a nicer car, are able to go on a nice vacation, or when we retire.

The truth is, there's no better time to be happy than right now. If not now, when? Your life will always be filled with challenges. It's best to admit this to yourself and decide to be happy anyway.

One of my favorite quotes comes from Alfred D. Souza: "For a long time it had seemed to me that life was about to begin—real life. But there was always some obstacle in the way, something to be gotten through first, some unfinished business, time still to be served, or debt to be paid. Then life would begin. At last it dawned on me that these obstacles were my 'life'. This perspective has helped me to see that there is no way to happiness. Happiness is the way."

So, treasure every moment. And if you share it with someone special, treasure it even more.

### CREATE PARTNERSHIP

As I prepared to write my book *80 Proven Ways to Become a Millionaire*, for months I gathered and filed all the information about the various topics. When it came time to put my thoughts on paper, I sat down, picked up a folder, focused on what I wanted to say, and wrote the chapter. My wife would come into the office and it could be five minutes until I realized she was standing there. I was focused. I wanted to have the chapter finished, and nothing was going to deter me from achieving that result. Even if it took several days, 10-12 hours a day, my focus was on finishing that chapter.

Then I passed the chapters on to my associate for her input. And I thought she'd handle the chapters the same way—begin with chapter 1 and work on it until it was finished, move to chapter 2, and then to chapter 3, etc. When that didn't happen, I was frustrated.



*"This book is probably the best book on financial planning in existence today! It takes the theory of finance and makes it easy to understand and follow with achievable results."*

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Fortunately, she explained to me, kindly, that she works differently. She'd work on a chapter for a while, then another, and then another. In between, she'd do her laundry, fix a meal, go for a walk. This, I said seemed, illogical.

She then shared that there are instinctual differences between men and women, which—when understood—allows for better communication and the ability to create partnerships, in romance, families, and work environment. Different is not good or bad, it is not right or wrong, it's just different.

And one of those differences is how we focus. She explained that I was single-focused-focused on a result (finishing the chapter), and using my track vision (what was needed to complete the chapter). She, on the other hand, has diffuse awareness, which means to pour out in every direction. This is what allows her to focus on more than one thing at a time.

Now this was interesting and I asked for another example. Knowing I like to drive, she said, "You're on a single-lane road focused on what's in front of you, and I'm on a ten-lane freeway able to switch lanes while still heading the same direction." Now this made sense!

Then she said, "I've also learned not to interrupt a man when he is focused. And a win is that when he's focused on me, I know he's 100% present!"

Recently, on Oprah, a lady shared how her marriage had not been good and they had not been intimate for more than a year. A week earlier, she had learned about the Universal Law of Attraction and realized she had focused on what was missing, what made her unhappy. She changed her focus to the good things-the great things-in her mate and her marriage. She began to express gratitude for everything in her life she liked and loved. There was almost an instant shift in their relationship. Her husband, with a big smile on his face, agreed. Just think, they were able to turn their marriage around in only a few days!

## GOOD FINANCIAL STRATEGIES—MARRIED or NOT

- Pay yourself first. As Arkad teaches in the book, *The Richest Man in Babylon*, "A portion of all I earn is mine to keep." Use your investment money only for investing.
- Save, Save, Save. Be different from the average American.
- Invest, Invest, Invest.
- Safeguard your name and credit until you are a millionaire. Then you won't need any more credit.
- Expect high yields, an average of 15% compounded annually on all your investments for life. Chapter 12 in my book *80 Proven Ways to Become a Millionaire* covers this in great detail.
- Legally reduce your income taxes. This equals wealth for you. Almost 82% of all taxpayers overpay taxes every year.
- Pay cash for everything except your home and investments. When you pay interest it lowers your standard of living as it is compounding interest in reverse.

Isn't it amazing that in the two most important areas of our lives—finances and relationships—most of us have not had even one hour of training. This is crazy! My book will help with the finances. And there are lots of books, seminars, and workshops on how to create a great relationship, to listen with understanding (not just hearing), and to communicate so that each partner is heard. Invest in yourself and those you love.

*Remember that Wealth is a Matter of Choice—Yours Alone.  
Choose today to become a millionaire, to focus on your wealth creation,  
to create a life you love for you and your loved ones.*

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Paul Damazo

*80 Proven Ways to Become a Millionaire* was published in May 2007. It is an Award-Winning Finalist in Personal Finance category of the National Best Books 2007 Awards by USA Book News. Included are Paul's proven investment strategies that earned him an annual average return of 15% or more for the past 50 years. Flip to any easy-to-glean page and find neatly divided charts, actual results, and action lists that can be implemented today. It is a "brain dump" of what he taught for over 20 years at his Wealth Creation and Wealth Preservation seminars. He loves to help people, especially young people, to have a more rewarding, happy life as they make better financial decisions. He wants to improve the financial literacy of each person in this country.

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