
The INVESTOR Mindset

Foreword by Gerry Robert

**BROCK
FROST**

How to Create the
Perfect Mental State
to Build Wealth in Real Estate
(EVEN AFTER HITTING ROCK BOTTOM)

POWERED BY



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FOREWORD

I first met Brock at one of our author bootcamps in late 2017. For anyone who has had the pleasure of meeting him in person, I am certain you will agree that he is an interesting person to say the least. Overconfident but not arrogant, Brock stood out in the crowd like no one else at the seminar. There is an incredibly strong presence about him, an aura if you will, that grabs your attention without notice. I was drawn to him immediately, not only because of his undeniable charm and sarcastic humour but more so at his genuine interest in what we were all trying to accomplish as book publishers.

He truly has an incredible story for such a young person. The fact that he is where he is today after going through what he has gone through is a true testament to his tenacity and ambition as an entrepreneur. I could instantly tell that Brock was the type of person who was widely known yet grossly misunderstood; he is obviously a very intelligent person, and my staff and I noticed a true softness about him that many people likely never get a chance to see.

This book is, without question, the tip of the iceberg for Brock—a crucial and necessary step. He needs to tell his story, he desperately wants to tell his story, and I believe this book will help him reach unprecedented levels of success that even he is not aware of. I have seen a lot of authors come and go through our program, but Brock is dramatically unique. He was in tears when I first met him (he may kill me for saying that)—a side that I'm sure doesn't surface very often. He is unquestionably strong-willed but has a tremendous heart. I know that this book will help him find peace in

FOREWORD

his personal journey while at the same time inspiring others to share their own stories too. This is truly his number one goal, in fact; he genuinely has a passion for helping people and this is evident from the numerous clients and people that cross his path on a regular basis.

I wholeheartedly wish Brock, my dear and true friend, the utmost of happiness and success in his life.

Sincerely,

Gerry Robert

International bestselling author of
The Millionaire Mindset, Multiply Your Business,
and *Publish a Book & Grow Rich*
www.gerryrobert.com

ACKNOWLEDGEMENT

From the very beginning, this book-writing process has been such a humbling journey. It took me a long while to build up the strength and courage to be able to finally discuss my flaws and mistakes so openly. What I have learned from this experience is that we all have a story to tell, but few of us actually take the initiative to share it. I am proud of my story, I am proud of who I have become, and this book has, without question, made me a much better person.

I would like to start by thanking Gerry Robert, Chris Dyson and the rest of the tremendous team at Black Card Books for their unconditional, heartfelt support. I honestly could never have completed this book had it not been for the incredible publishing entourage I have become so very close to. You have supported me from day one—not just with the book process itself but more importantly my emotional and spiritual reasoning for sharing my story in the first place. You have all saved my life, believe it or not.

To my family and friends and to all those who have stood by me throughout the years—I love you dearly. You certainly know who you are. None of this would have been possible without your continuous positivity and generous spirit.

PROLOGUE

The summer of 2015 is a period in my life that I will never forget. This was it—my dark period, my rock bottom. Heavily sedated from a mixed diet of antidepressants and anything with alcohol content, my life had just been completely shattered.

There I was, facing criminal charges, near bankruptcy, the end of my political career and a complete destruction of my reputation. I barely recognized the man I saw in the mirror; I was weak, broken and pathetic. For weeks on end, I scrambled to make sense of what had just happened in such a short period of time. I had gone from community leader and well-respected investor to criminal, insolvent and shameful all in a matter of a few months. The shock was still so fresh, and I struggled to make sense of where my life would go from there; so I drank and took pills, and I repeated.

Then one day it all changed. This was certainly one of those moments words cannot even begin to describe. Right then and there, I just snapped and decided that I wasn't finished yet. I began writing notes on everything that had happened, why it happened and how I could rebound from this living nightmare. I certainly wasn't aware at the time, but I essentially started writing the majority of the content that now appears in this book.

The lessons I have learned from my rock bottom were earth shattering and life altering; I became happier than I could have ever imagined. My mind was crystal clear and all aspects of my life started to flourish like never before. I was back and I was better, stronger and unbreakable. I clearly remember saying to myself that, "This was just a test. My real story begins now."

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My sincere and profound hope is that this book will inspire others to share their own stories and to never stop fighting for what they want in life. We are all human and we all make mistakes, but it's what we learn and do after we fall down that separates us from the rest.

In health, wealth and happiness,

Brock Frost

Table of

CONTENTS

TIMELINE OF EVENTS 1

Part 1 – The Foundation of an Investor Mindset

Chapter 1 – Become a Visionary 7

Chapter 2 – The Power of Ego 15

Chapter 3 – Fearlessness 23

Chapter 4 – Embrace Your Failures 31

Chapter 5 – The Positive Side of Negativity 39

Chapter 6 – Take Action 47

Part 2 – Your Mental State in Motion

Chapter 7 – Master the Art of Leverage 57

Chapter 8 – Know Your Brand. 65

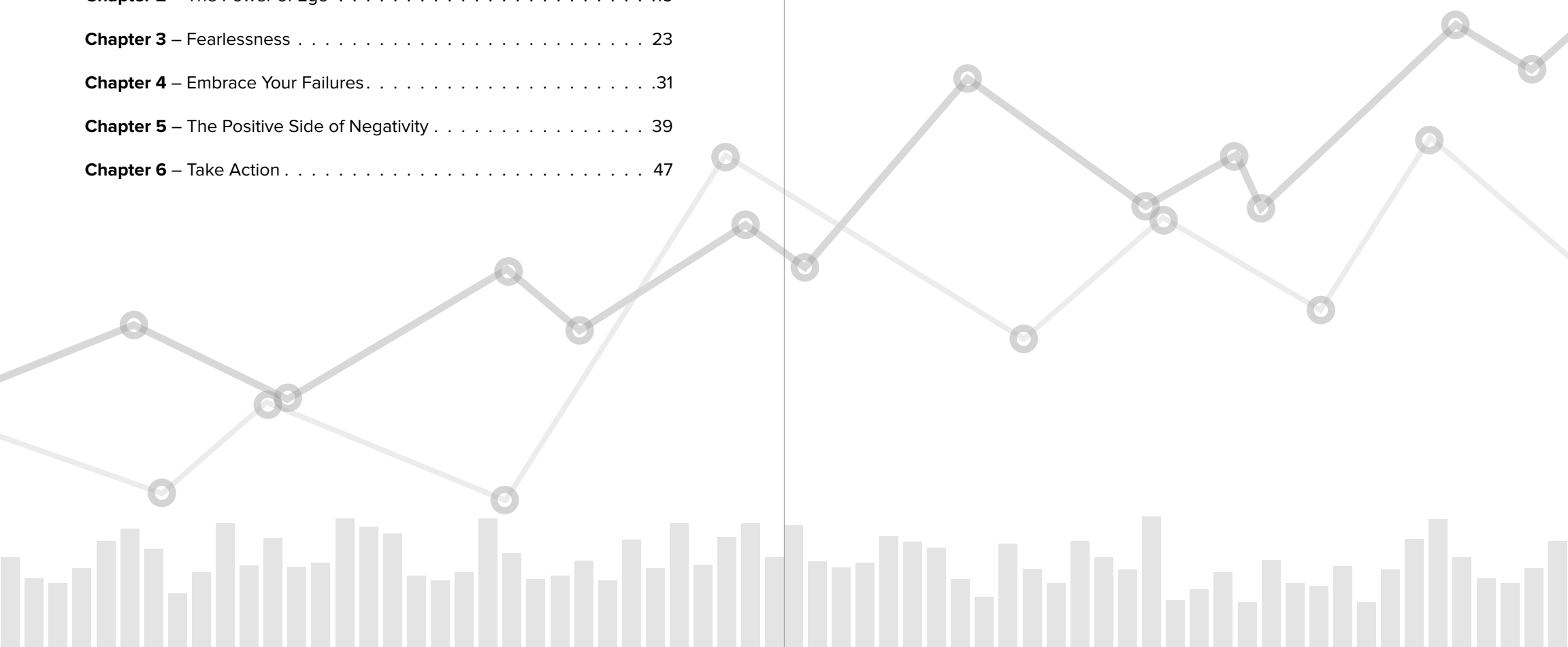
Chapter 9 – Build an Unstoppable Team. 73

Chapter 10 – Take Your (Mental) Health Seriously. 81

Chapter 11 – Find Your Investment Niche 89

Chapter 12 – Trust through Transparency 97

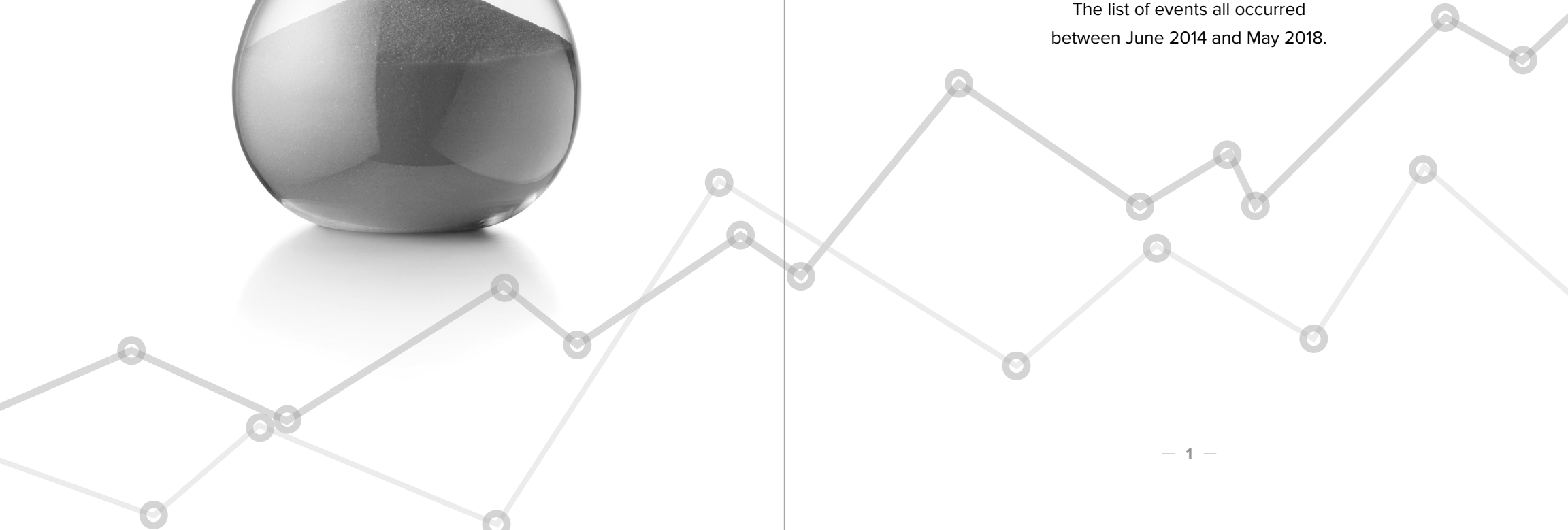
TESTIMONIALS 105





TIMELINE OF EVENTS

A lot can happen in a short period of time:
The list of events all occurred
between June 2014 and May 2018.



TIMELINE OF EVENTS

The Top

- #1 producer at real estate brokerage
- Elected politician
- \$4,210,000 in assets
- President of two non-profit organizations
- Owner of semi-pro hockey franchise
- Community leader

The Fall

- \$15,000 weekly losses with hockey franchise
- Criminal fraud charges
- Resigned from City Council
- Public defamation and online libel and slander
- Loss of reputation
- Relocated to Ottawa

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The Bottom

- Clinically depressed
- Addicted to antidepressants and alcohol
- Near bankruptcy – filed \$2,100,000 Division 1 Consumer Proposal
- Personal relationships at all-time low

The Rise

- Fraud charges were dismissed/discharged
- Consumer Proposal accepted – retained all assets in the process
- Rebuilt brand as real estate investor
- Off medication
- Restored mental and physical health
- Rebuilt client base and reputation

TIMELINE OF EVENTS

The Top

- \$6,890,000 in assets
- Published book
- Best sales year to date
- Investment and mortgage expert at real estate brokerage
- Positive and happy
- Personal relationships more profound than ever

PART 1

The Foundation of an Investor Mindset

6 Crucial Steps Needed to Get Your State of
Mind Ready for Investment Battle



BECOME A VISIONARY

“A visionary leader doesn’t look at what is,
but rather what could be.”

—Ryan Mickley

I have always been a dreamer, possessed, in a sense, with the wildest imagination possible. Growing up, my parents and teachers often tried to persuade me to think more “rationally” and more aligned with the “normal” children my age. But I was different—a fact that no one has ever denied to this day—and my imagination was not something that I really had any control over.

Some of my earliest memories come from grade school where I can still remember clearly and consciously that my mind seemed to operate differently than most. I am not saying that it operated better, but it certainly operated differently. I viewed everyday things from a different perspective than others and this taught me to see the angles in almost everything I did.

BECOME A VISIONARY

As the years passed by, I learned to use my imagination and creative way of thinking to solve mathematical problems. During my freshman year in middle school, my true love of numbers began. In grade 8, I won the top mathematics award at my school and soon after, number crunching and problem solving became my full-time hobby. Oh, how the ladies loved me back then! In high school, I continued to excel at mathematics, and during my final year I made a bet with my good friend Kirk Tyo that I would finish algebra and geometry with a grade of 100%. I won that bet.

Following high school, my brain had become a mind of its own (pun intended). It wouldn't stop. It never stopped analyzing, debating and looking for creative ways to solve any task at hand. I became so obsessed with analytics that I began creating my own tests with whatever I did. Such a dork, I know. Outsmarting anyone and everyone possible became enjoyable and catching people in lies was my new hobby. I began looking for loopholes in every system imaginable and winning at all costs became my number one passion.

My imagination, or my vision, has resulted in some of the biggest successes and failures in my life. Take municipal politics, for example. I moved back to Cornwall, Ontario in 2011 with one focus: Getting elected in the 2014 municipal election. I was virtually unknown to the residents, had zero business relationships in the community and truly had no idea how to campaign at all. But in my mind, I had already been elected; it was virtually a foregone conclusion.

Fast forward to three and a half years after relocating to Cornwall, I had become one of the most well-known real estate investors in the community, founded the Cornwall Business Network (a popular non-profit organization), purchased a semi-pro hockey team and volunteered in more places than I can count. Despite all the naysayers in the city, I successfully won a seat on

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the city council, surpassing 21 other people in the process, including five incumbents. I had never considered the possibility that I would lose. It just wasn't happening. No way, not a chance.

Being a visionary, however, can certainly be a double-edged sword. During the time I spent with my eyes on city council, I had dreamt about being an influencer, sitting in the council chambers, creating laws and making important decisions. My vision was unquestionably clear and I worked tirelessly in order to win. But shortly after taking the oath of office, I realized my vision, although powerful at the time, was simply the wrong vision. I absolutely hated my position on city council; I was bored beyond belief, underpaid, overworked and had virtually no executive authority whatsoever. We were rubber stamps and figureheads; we had status, not power, and I learned quickly that there was a vast difference between the two.

This was certainly not the first time I had been wrong in my life; however, it was definitely the first time my vision turned out to be something I did not want at all. How could I have been so wrong? Four years of my life focusing on politics vanished in a matter of weeks.



BECOME A VISIONARY

It took a long time for me to analyze and to truly comprehend what had happened. Yes, we all make mistakes but this was tremendously different. Recognizing that I hated politics required that I admit the last four years of hard work were spent in the wrong direction. What a waste of time and an unfortunate shame... or so I thought.

I came to realize that there was a valuable lesson lying underneath. Of course, having vision in any aspect of life is important but that wasn't enough. Vision without clarity, I learned, was completely and utterly useless. Four years I had chased the political podium, unaware of what was actually waiting ahead. I had been so focused on satisfying my ego, being in the spotlight and being admired by the masses that I had forgotten to take the time to genuinely contemplate what I was signing up for. The superficial conversations, the unproductive meetings, the slow and inefficient bureaucracy and the ever-ungrateful public—this was politics. I was entirely blinded by my own vision. I had zero clarity; rather, I had created a false vision in my head of what politics would be and pursued that image at all costs.

As with any experience in my life, I have zero regrets; but I do reflect and I do learn. As I write these very words, I am still as hungry and ambitious as ever before. My imagination and ability to create visions in my mind have

**Vision without clarity,
I learned,
was completely and
utterly useless.**

never skipped a beat—but I now have clarity. Part of the process of life is not only finding out what you want, but also what you don't want. I have learned to embrace my wild way of thinking, while maintaining a clear focus on what it is I truly want.

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In my real estate career, my vision has certainly led me to more successes than failures. In 2011, I bought my first rental property and quickly bought 19 more in a matter of three years. I didn't have any money, nor did I really know what I was doing—but I knew, in my heart of hearts and in my wild mind, that I was going to be a successful real estate investor one day. I borrowed every dollar I could get my hands on, made the necessary contacts needed to build a powerful investment team and took risks where others never would. Certainly, there are things I would have done differently looking back, but my overall vision would have been the same.

**People who fail to
execute their dreams
simply do not have
the correct vision.**

Even after my rock bottom in 2014/2015, I remained a true visionary. Despite facing fraud charges and near bankruptcy, I knew, without any shadow of a doubt, that I would eventually pick myself up and rebound in life—and I have done exactly that. My personal life is now more fulfilled than ever before, my relationships are deeper than I could have ever imagined, and my professional image and business career has never been stronger. Vision has played an undeniable role in this transition—knowing that you can do something and truly believing it make all the difference in the world. People who fail to execute their dreams simply do not have the correct vision. Seeing is believing, as they say, and everything I have accomplished in my life has happened because I first envisioned it.



Lesson Learned

A goal without vision has no value, but a vision without clarity has even less. In order to achieve or accomplish anything in life, we must not only have the power to envision the end result, but also the clarity that our goal is truly what we need and desire.



Investor Tip

It's important to visualize as early as possible how you see your real estate investment career taking shape. Don't just dream big in a general sense like I initially did; rather, take some time to truly contemplate how you want real estate to fit into your overall life. I've learned, for example, that freedom of time is the most important aspect of my life; therefore, passive real estate investing is now my only vision. Complex developments, property management or things that require a great deal of my time and personal presence no longer form a part of my vision. Remember, vision is important but clarity within your vision is the key.

Action Step

Record your top 20 goals for the year in the list below and put it in a place where you will regularly see it. These can be personal goals, health goals, relationship goals, financial goals or anything that is deeply important to you—they are *your* goals.

I keep my own list beside my bed so it is the first and last thing that I see each day. The immense power that the subconscious has on our own actions is incredible; year after year, the majority of items that appear on my lists are completed.

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THE POWER OF EGO

“The Ego, however, is not who you really are. The ego is your self-image; it is your social mask; it is the role you are playing. Your social mask thrives on approval. It wants control, and it is sustained by power, because it lives in fear.”

— Deepak Chopra

Most people would say that I have a big ego. While I would tend to agree with them in a sense, I prefer to use the term “overactive” instead.

The human ego is truly a tremendous force. On the one hand, it has the power to push us to achieve great things, set our goals high and give us the confidence to break through the toughest of hurdles; but on the other hand, it can be very dangerous. The ego needs to be constantly fed and

THE POWER OF EGO

is never satisfied. It is a parasite at times, and like any parasite it will take whatever it can from wherever it can in order to survive. The rise of social media has taken advantage of this very fact. It has killed the human spirit and converted the human race into a sad group of narcissistic zombies. Our egos have grown wildly while our souls continue to wither away—talking has become texting, friends have become friend lists and relationships are no longer even real.

To be successful in this era, one must learn to harness this powerful force before it eats us alive. I have had numerous battles with my ego and have lost on many occasions; but this is OK, I have learned. I find the ego to be an ever-evolving entity, and, with practice, it can be used as a strategic tool to help conquer almost anything that comes my way.

Let's look at two examples in my life to help illustrate this point: Cornwall City Council and my ownership of the Cornwall River Kings hockey franchise. As I explained in the previous chapter, my vision for city council was an unstoppable force, but in the end, simply proved to be the wrong vision. A major part of my misguided vision was my own inflated ego. There I was, a nobody, no money, no business connections in the community and virtually unknown to anyone that "mattered". I was convinced that I was destined for

I find the ego to be an ever-evolving entity, and, with practice, it can be used as a strategic tool to help conquer almost anything that comes my way.

public office, and crazier yet, that I could actually win. But like I said, the ego is extremely powerful; mine spiralled completely out of control and I became obsessed with being in the public spotlight. I quickly lost track of what I was doing, or even what I wanted, and my focus became more and more public attention—and I certainly got it!

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The media was easily manipulated because they, too, had their own egos and agendas to push forward. My crazy ego, coupled with the community's obsession with gossip and drama, led me to become the #1 news story in 2015. Not too bad for less than four years in the city, am I right? Argh.

Oh yes, and the (in)famous Cornwall River Kings. I still laugh when I look back at this venture. For a guy who has a difficult time skating down the Rideau Canal, buying a semi-pro hockey franchise made absolutely no sense whatsoever, but I did it without hesitating for a second! Not only did my ego recognize the public attention I would receive from owning a hockey team, but I also believed, despite the team failing the two previous seasons, that I could actually turn it around and make it a profitable business. I could not have been more wrong. Immediately after the season started, as should have been expected, my financial losses exceeded \$15,000 a week. That's right, every week! Instead of admitting defeat and wanting to avoid public scrutiny, my ego took over once again; I decided that writing a cheque to the league that I knew wouldn't clear was a smart move and that some way I would come out ahead—as I had always done. This was the turning point for me and my ego. For those of you who don't already know, this cheque eventually resulted in my fraud charge, the destruction of my reputation and drastically fast-tracked my desire to resign from city council as mentioned previously.

To recap this nightmare, my ego first steered me down a path to political life, a career that I hated from the very beginning. It then convinced me that despite knowing nothing about hockey or even how to skate, I could somehow flourish as a hockey franchise owner. And finally, instead of admitting that the team was a financial nightmare (like everyone said it would be), I cut corners to save public embarrassment and wound up getting criminally charged. Wow, good job, Frost! My ego, although leading

THE POWER OF EGO

me to many successes in life, was eventually the catalyst that led to my downfall as well. I had literally thought that I was invincible to anything and everything that came my way. Lesson learned.

In real estate, however, I have used my ego to expand my portfolio and build a brand as a creative investor. My ego has pushed me to break through

My ego is now my business partner and no longer the devil on my shoulder.

huge barriers of fear and speculation that weigh down the majority of society. Even despite near bankruptcy, criminal charges and a loss of my reputation, my ego has built me back up to a level of success that far exceeds any level I enjoyed before my rock bottom.

Over the past few years, I have learned a very valuable fact about myself—I cannot be permanently broken. I will, forever, keep getting up no matter what obstacles are thrown my way. This naturally strengthens the ego without any effort. But unlike unjustified arrogance, I have learned to separate the good and bad from the ego, and now use it to my full advantage. It has helped rebuild my client base, obtain large sums of private financing and enhance my personal brand. It continues to remind me that we can all be successful in real estate if we simply have the drive and passion to get there. My ego is now my business partner and no longer the devil on my shoulder.

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Lesson Learned

The strength of the human ego has both the power to make you or break you. If used correctly, it can help push you to uncharted levels of success; but if abused, be careful, it will steer you down paths of irrefutable damage.



Investor Tip

Don't get caught up in the hype and prestige that can come with being a successful real estate investor—your ego doesn't pay the bills at the end of the day. Certainly, real estate is my life and I would never do anything else as a career, but I have good reasons outside of status and social acceptance: It makes me a lot of passive income. For me, that's really what it comes down to in the end.

Using your ego to attract more lenders and joint venture partners is a fundamental part of investing in real estate but aside from that, check your pride at the door. Specific investments that produce more of an image than a financial return are dangerous. Invest for the right reasons.

Action Step

In the upper section, record specific decisions you have made in the past because of your ego that have resulted in a positive outcome. In the bottom section, repeat the exercise for decisions that have resulted in a negative outcome. Ensure to record the lessons learned from each instance in order to recognize the tremendous power that your ego can have on your decision making.

THE POWER OF EGO

Decision Made	Positive Result	Lesson Learned
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____
3. _____	3. _____	3. _____
4. _____	4. _____	4. _____
5. _____	5. _____	5. _____
6. _____	6. _____	6. _____
7. _____	7. _____	7. _____
8. _____	8. _____	8. _____
9. _____	9. _____	9. _____
10. _____	10. _____	10. _____

Decision Made	Negative Result	Lesson Learned
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____
3. _____	3. _____	3. _____
4. _____	4. _____	4. _____
5. _____	5. _____	5. _____
6. _____	6. _____	6. _____
7. _____	7. _____	7. _____
8. _____	8. _____	8. _____
9. _____	9. _____	9. _____
10. _____	10. _____	10. _____





FEARLESSNESS

“Fearlessness is not the absence of fear,
it’s the mastery of fear.
It’s about getting up one more time than
we fall down.”

— Arianna Huffington

In my opinion, fear is nothing but a myth—a fabrication of the mind used to justify our own inaction. Dying in a plane crash or losing a loved one are the only things I am truly afraid of because I have absolutely no control in their prevention. However, fearing financial ruin, a broken heart or any of the other “normal” fears in our society have simply never had a place in my thoughts.

To an extent, I have always been this way for as long as I can remember. From pushing my teachers’ limits in grade school to writing university exams without studying, I have always been fearless of any potential repercussions from my actions. To be clear, I am not condoning getting

FEARLESSNESS

suspended or gambling with your post-secondary tuition (oops); rather, I am making a point that my wild obsession with not giving a fuck has been embedded in me since I was a very young boy.

Fearlessness on its own though, like vision without clarity or ego without control, can be extremely dangerous. Fearlessness in the absence of facts is called carelessness and there is a major difference between the two; but there is a fine line of course and most people remain on the conservative (wrong) side their entire lives because they simply don't understand where the lines actually cross.

Taking action or making decisions blindly is careless, but inaction despite having sufficient facts is a manifestation of fear. See the difference? Fear is a myth as I've suggested earlier; it promotes status quo inactivity despite all the reasons and proof to do the opposite. Real estate investing is the perfect example of this: For years, the wealthiest people in the world

Fearlessness on its own though, like vision without clarity or ego without control, can be extremely dangerous.

have been investing in real estate but for some reason, some people today still view this as a risky investment. I laugh hysterically every time someone says the housing apocalypse is coming. I just smile, nod my head, and walk away; I don't have time for people like this. I never have.

Fearlessness, along with my crazy vision and wild ego, made me a millionaire at 33 years old. I don't say this to brag (there are many younger, richer people than me out there), but rather as a reminder to others that they could have easily done the same thing. I knew nothing about real estate when I started investing in 2011 other than every wealthy person in the world owned it. This fact alone was enough for me to get started—I desperately wanted a piece of the pie. I borrowed anything and everything

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I could and, in three short years, owned 20 properties. Sure, there are things I would have done differently in hindsight, but the people who told me I was crazy are now the ones who ask me for loans. You do the math!



To date, I have never lost money in real estate (knock on wood). Unlike a blackjack addict who thinks he can win every hand, my success in real estate has certainly made me fearless, but with good reason. I certainly don't invest in every project that lands on my lap, but when I do spot a good deal, fear does not get in my way. There is a great saying widely known in the real estate investment community called "analysis paralysis"—this refers to those individuals who analyze certain projects to death, yet never actually pull the trigger. I have many close friends that have been waiting 15 years for the "perfect time" to buy their first investment property. This again makes me smile, and I just nod my head and walk away.

FEARLESSNESS

Fearlessness without fact is a recipe for disaster. My purchase of the hockey franchise is a textbook example of this. Back-to-back seasons with financial losses by two previous owners and zero knowledge of hockey were no match at the time for my fearlessness—I was buying that team no matter what! I am the first one to admit that this was a bad decision and I still laugh about it to this day; however, despite this being the absolute peak of my downfall, I am still as fearless as I ever was.

I am a true believer that whatever I put my mind to in life, I will achieve. But similar to having clarity with vision, I have learned to be analytical without fear. Whenever I make a major decision now, financially, personally or what have you, I always give myself at least a week to think about it. Even if I know all the facts, I still give myself time to think. There is no more impulsivity in my decision making; instead, I have created a perfect mix of patience, research and a pure winning attitude.



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Lesson Learned

Success or fear—choose one. You cannot have both. Fear prohibits smart people from making smart decisions simply because of an incorrect state of mind. Fearlessness, however, without fact or reason, is a ticking time bomb; it will eventually ruin you. Master the appropriate mix of fearlessness, patience and knowledge and you will become unstoppable.



Investor Tip

Real estate investing requires a complex series of analytics and market awareness, but don't research yourself to death. Listen to your gut. If the numbers make sense and if you have the necessary capital and credit to fund the project, then it is likely the right move. The hardest part is getting started; you just have to take that first step.

Action Step

Please record two lists. On the top half, write down any *past* fears that you had, why you feared them and how you overcame those fears. In the bottom section, write down any *current* fears you have, why you fear them still and what you plan to do to overcome the fear. Be specific and truthful in your answers.

FEARLESSNESS

Past Fear

Reason for Fear

How I Overcame

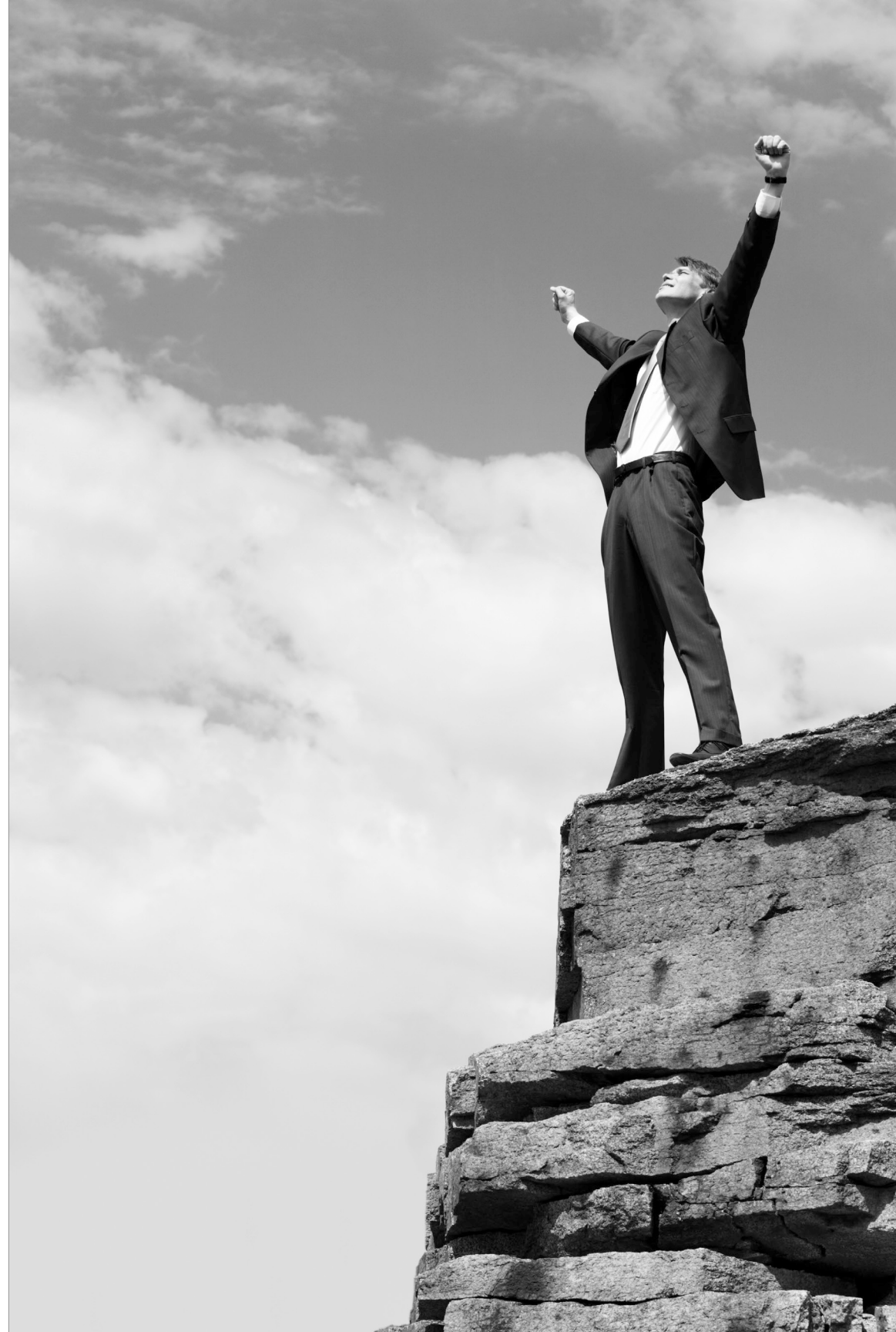
- | | | |
|-----------|-----------|-----------|
| 1. _____ | 1. _____ | 1. _____ |
| 2. _____ | 2. _____ | 2. _____ |
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Present Fear

Reason for Fear

Plan of Attack

- | | | |
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| 1. _____ | 1. _____ | 1. _____ |
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| 9. _____ | 9. _____ | 9. _____ |
| 10. _____ | 10. _____ | 10. _____ |





EMBRACE YOUR FAILURES

“Train your mind to see
the positive in everything.”

—Brock Frost

As former British Prime Minister Winston Churchill famously quoted: “Success consists of going from failure to failure without loss of enthusiasm.” If I didn’t know any better, I would have thought he was talking about me—30 years before I was even born. All jokes aside, though, this does describe me to perfection.

Failure, like fear in my opinion, is merely a question of mental state. By definition, failure is simply an undesired outcome. But why is this always looked at as something negative? Through my own personal experience, each time I have done something that produced an undesired result, I have learned. In fact, many

**“Success consists
of going from
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without loss of
enthusiasm.”**

EMBRACE YOUR FAILURES

of the biggest life lessons I have ever experienced have come entirely because of poor decisions I've made. For that reason, I always embrace my failures. To be perfectly honest, in some strange, convoluted way, I actually get excited by them. Each new failure or mistake we make gives us an unprecedented real-life lesson that only helps us grow as a person. Whether we fail at a relationship, a business venture or something in our personal lives, we inevitably end up better as a result.

But if failure produces learning, and learning is never a bad thing, why are so many people still afraid of making mistakes? What is so inherent in the human spirit that the majority of people would rather stay shackled in their own status quo misery than risk actually achieving what they truly want? The answer is quite simple. As humans, we tend to make decisions based on two prime motivations: The gain of pleasure or the avoidance of pain. Let's take an average employee for example. Many whom I've met count down the days until their retirement from their very first day on the job. Yes, some do actually enjoy their work but the majority do not, at least not the people I've come across. They have decided that working at a job they

cannot stand for 30 years is somehow a smart life decision. Why would they do this? Well, they have decided that the secured pension they'll receive for their last 15–20 years on Earth is more important than pursuing their real dreams now. I cannot think of a worse trade-off of time and happiness than this.

Each new failure or mistake we make gives us an unprecedented real-life lesson that only helps us grow as a person.

I have met numerous people from the government (and other similar jobs) that wish to follow in my footsteps—create passive wealth through real estate and live life on their own terms. However, despite all the evidence

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and success stories out there, and despite my own personal willingness to help everyone achieve true financial freedom, they still cannot break free of these life chains. People that say they want change but never actually change simply equate less pain to their miserable status quo than to the risk of the unknown. It's that easy. Change will never happen until you finally equate so much pain to your current situation that staying the same becomes utterly unbearable. Sounds simple, right? That's because it is.

Take my real estate career for example—lucrative, but unstable according to the average worker mentality. Working at a nine-to-five job has never been an option for me; I would never, ever do it. The pain I would endure because of the monotonous, repetitive boredom would kill me in a short period of time—likely in a matter of days. I receive much more pleasure from working on creative deals and living in financial “uncertainty” than any amount of security could ever give me.

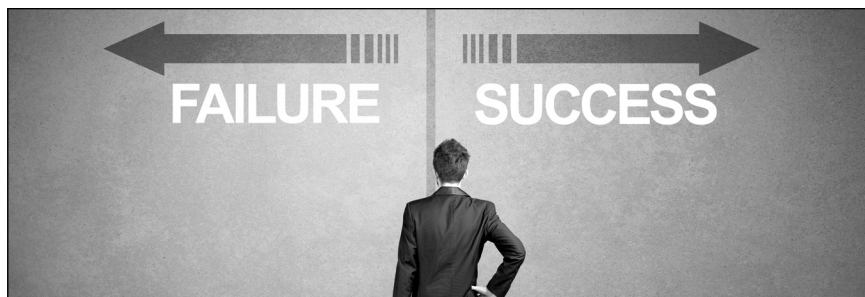
Change will never happen until you finally equate so much pain to your current situation that staying the same becomes utterly unbearable.



Recognizing you made a wrong choice is not failure; it is life. It is impossible to make every right decision in this world and trying to avoid mistakes is one of the worst mistakes you will ever make.

In my political “career”, I spent four years of blood, sweat and tears to get elected, yet I only lasted one year in office. Regardless of this fact, the day I resigned from office was one of the happiest days I had in a while. What a relief I felt! I disliked that job with every ounce of my soul. I wasn’t concerned about my “failing” as a politician; rather, I was relieved that I could now remove all political ambition from my list of life goals and move on.

The same goes for numerous business ventures I’ve made before getting into real estate: Multi-level marketing companies, the health club industry and tech sales, to name a few. Sure, I made some money through these enterprises but money is not everything to me; I was miserable and quitting was the only option. Recognizing you made a wrong choice is not failure; it is life. It is impossible to make every right decision in this world and trying to avoid mistakes is one of the worst mistakes you will ever make.



Lesson Learned

Don’t be afraid to fail; be afraid not to fail. Because without failure, you cannot learn and without learning, you cannot grow. It is no coincidence that every successful person has a long list of mistakes under his or her belt. There is nothing wrong with playing it safe but if you have big dreams, you need to take big risks. If something doesn’t work out the way you want, who cares. Dust yourself off and keep going until you get it right.



Investor Tip

Eventually you will fail or make a mistake in real estate. It is a foregone conclusion, so get that through your head from the start. No one can win 100% of the time. Diversification is a great way to ensure you are always left standing at the end of the day, and without being broke. I have a wide range of real estate investments from rental properties, commercial properties, student properties, vacant land and private mortgages, not to mention my sales career. It is impossible for me to lose it all. Take risks, take huge risks, in fact, but never risk it all. You will be okay. I promise.

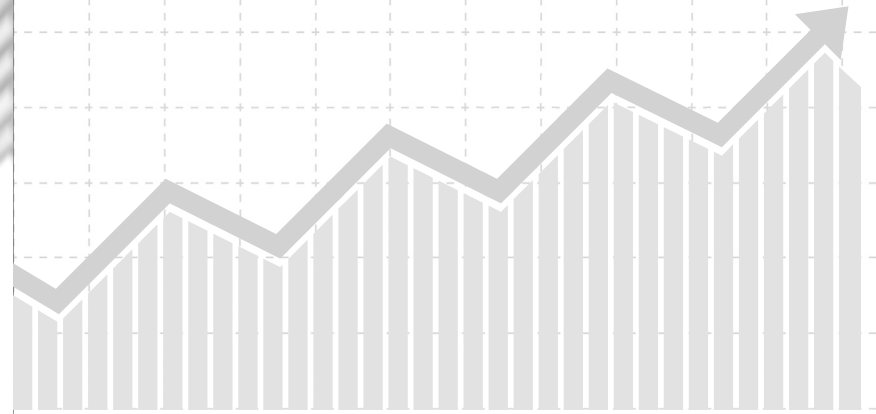
Action Step

Make a list of any mistakes or failures you have experienced in your life, why you believe these mistakes were made and what lessons you have learned from each. The important lesson to be learned through this exercise is to recognize and understand how failure can have a valuable impact on your future decisions.

EMBRACE YOUR FAILURES

Mistake Made	Reason	Lesson Learned
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____
3. _____	3. _____	3. _____
4. _____	4. _____	4. _____
5. _____	5. _____	5. _____
6. _____	6. _____	6. _____
7. _____	7. _____	7. _____
8. _____	8. _____	8. _____
9. _____	9. _____	9. _____
10. _____	10. _____	10. _____





THE POSITIVE SIDE OF NEGATIVITY

“Take control of your destiny. Believe in yourself. Ignore those who try to discourage you. Avoid negative sources, people, places, things and habits. Don’t give up and don’t give in.”

—Wanda Hope Carter

For the most part, I have always been a relatively happy person. I was fortunate enough to have a good childhood; I never needed for much of anything, excelled at school and had more friends than I could ever spend time with. Life seemed to have dealt me a good hand—a fact that I have never once taken for granted. I was always very conscious, even at an

THE POSITIVE SIDE OF NEGATIVITY

early age, that there were other individuals that struggled more than I did in many aspects of life. To be clear, I was not born into money or privilege, but I certainly had a comfortable life.

The appreciation for my life blessings became exponentially more evident when I started travelling the world in 2006, immediately after graduating from Queen's University. It was during this period where my love and admiration for Canada, and my realization that I "had it good,"

No one ever fears someone at the bottom, so if you are being targeted and ridiculed, you are likely doing something right.

became part of my daily thoughts. I began to look at life with a broader perspective and stopped stressing over anything that I considered trivial. This way of thinking became the cornerstone of how I approached everything that would eventually come my way.

Fast forward to my political downfall in 2015. Despite having endured some of the most intense rumour mongering and online bashing one could ever experience, I still never took anything that was said about me personally and never lost track of the bigger picture. In fact, the majority of people who contributed to this nonsense did not know me at all and in most cases, had never even met me. I was a politician, a public figure and nothing more than a front page tabloid; I knew that this would be a minor glitch in my résumé of life and I would eventually come out on top in the end—and I have.

I am actually a nice guy; most people who get to know me like me. I may be cocky, impulsive and wild but I am also thoughtful, generous and extremely loyal. I was not hated; instead, I was feared and grossly misunderstood, and I understand that. I was a young, successful entrepreneur who lived life by his own rules and in all aspects, in contradiction to the

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guidelines dictated by society. Many people are terrified of this. Most individuals like "normal", they like predictable and they like things inside their own comfort zone. By any definition, I was the exact opposite of this. They watched me walk through life, doing and taking anything I wanted, unscathed despite my many hurdles and this only made them reflect upon their own lives. My life, in a way, only reassured their own fear and disappointment in themselves. This fact is as clear as the day.

Put bluntly, I was a threat to the general belief of how we are supposed to live our lives, and the people reacted. After all, no one ever likes having their beliefs challenged. Our ancestors, when threatened, would turn to spears and clubs to combat their fears; today, we turn to social media and rumours. I don't take this personally at all. Why would I? In all honesty I feed off this negativity and take it as nothing more than a huge compliment. No one ever fears someone at the bottom, so if you are being targeted and ridiculed, you are likely doing something right.



Additionally, it is human nature to seek social cohesion; without it, society would not function and there would be chaos. Again, this fact dates back to our early ancestors. Before the Agricultural Revolution, only those individuals who belonged to tribes or bands would survive. Communities were created for this very purpose—survival. During my downfall, people simply joined the Frost bandwagon. They likely didn't even know why, but they reacted in the only way they knew how—they joined the herd and started spreading the same rumours in order to fit in. This is a major human flaw and one of the greatest measures of mental weakness. Leaders make decisions based on facts, truth and personal experience; followers, on the other hand, make decisions based on gossip, rhetoric and rumours.

Negativity now bounces off me like an impenetrable wall. It simply can't get close to me; I don't allow it to. Complainers, gossipers and glass-half-empty thinkers do not have a place in my life. Time is precious, the most precious thing we have in fact, and if you choose to spend it being negative, you will not receive any of my time or energy. I have had the "unfortunate pleasure" of saying goodbye to several close friends because of this very reason. They will forever be in my heart, but no longer in my

life. I simply do not have the energy or desire to entertain negativity in any way, shape or form.

As I reflect back on the past few years, this may very well be one of the greatest lessons I have learned from my rock bottom. I am now constantly grateful, positive, forward-thinking and most importantly, happy. Negativity cannot break me because I will never allow it to.

Leaders make decisions based on facts, truth and personal experience; followers, on the other hand, make decisions based on gossip, rhetoric and rumours.



Lesson Learned

Negativity is a cancer of the mind. It will destroy you quickly, usually without any notice. It preys on weak-thinkers and the emotionally vulnerable, devouring any remaining positivity one may have. Your best and only defence is to ignore it and to distance yourself as far away as possible. There is always a positive side in everything; you just need to find it.



Investor Tip

Surround yourself with like-minded investors and ignore the broke naysayers. You have your vision and you have your plan, so execute it. There will forever be people trying to bring you down and who would love to see you fail. Don't sweat it though; their jealousy only makes themselves look weak. Stay positive, stay grounded and never let the negativity ruin your investment focus.

Action Step

In the upper list, record any negative experiences that have occurred in your life and what positive lessons you've learned from each of them. This may include losing a loved one, financial hardship, personal struggles or health issues. The key point of the exercise is to teach yourself to see the good in everything.

In the bottom section, make a list of any negative influences that currently exist in your life that you would be better off without. This could be a toxic person, a bad habit or a job you cannot stand. Make a plan to get rid of the negativity and stick with it.

THE POSITIVE SIDE OF NEGATIVITY

Negative Experience

1. _____
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3. _____
4. _____
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7. _____
8. _____
9. _____
10. _____

Negative Influence

1. _____
2. _____
3. _____
4. _____
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9. _____
10. _____

Positive Lesson

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Positive Strategy

1. _____
2. _____
3. _____
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10. _____





TAKE ACTION

“The path to success is to take massive, determined action.”

—Tony Robbins

Twenty-five cents a glass—this is what I charged the customers at my first ever business venture when I was only seven years old. You guessed it: A lemonade stand. During my parents’ garage sale in the summer of 1988, my father suggested that I provide drinks to all the people as a common courtesy. Well, as it turned out, I had much bigger plans than he did. What’s 25 cents, I thought, for a cup of Frost’s “famous” lemonade? After all, I was seven years old and taking an initiative. Who could resist supporting this chunky, dorky kid with a long rat tail (yes, I had a rat tail) and big boxy glasses? I still remember making an \$11.75 profit on my first day; I was instantly hooked! I quickly convinced my parents to have another garage sale so I could continue my quest to be the community’s newest and youngest entrepreneur.

TAKE ACTION

My focus then changed from juice to lawn care services, naturally. Starting with my own house, I offered to cut and trim the lawn for \$15.00. But I was lazy, well, physically speaking, and I opted to sub-contract (without actually knowing what that meant at the time) to one of my friend's younger brothers from down the street. I paid him \$10 for the job and pocketed the

difference. Here, my love for deal-making was born. I quickly realized that if planned correctly, there was a way to make everyone happy in a transaction while earning a profit at the same time. Deals were out there to be made as I learned. You just have to open your eyes and make them happen.

Our fear of failure, lack of vision and unquestionable need to fit in have created a society of online falsities.

People who talk a big game but never back it up with action drive me absolutely crazy. What is the point of this type of behaviour? I suppose it is quite obvious when you actually think about it. Most people are competitive,

extremely competitive at that, and in our current world of social media and online everything we all now have an unsettling need to stay relevant. Keeping up with the Joneses has definitely taken on a new meaning.

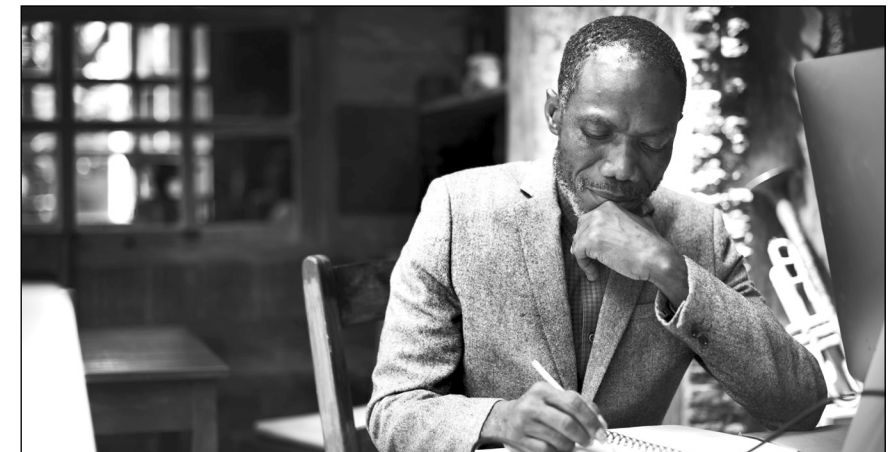
For most, simply talking about taking action keeps us in the social game; it portrays an image of staying competitive when in reality it is quite the opposite. Our fear of failure, lack of vision and unquestionable need to fit in have created

If you truly want to make something happen, then do it. It's that simple. Get up, stop making excuses for your own delays, stop listening to the naysayers who are ashamed of their own lives, and do what you actually say you want to do.

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a society of online falsities. We now live in a world where filtered selfies and fake smiles dominate our social lives because we are too embarrassed to admit, or show in better words, how we truly feel and who we truly are. We all want to take action but often don't because of fear of failure and fear of being judged. This has left behind a mass quantity of self-conscious, anxious individuals who spend the majority of their days thumbing through online feeds instead of actually bettering themselves through action. If you truly want to make something happen, then do it. It's that simple. Get up, stop making excuses for your own delays, stop listening to the naysayers who are ashamed of their own lives, and do what you actually say you want to do.

I have many flaws, I'll be the first one to admit that, but I have never had a problem taking action. Some would say I sometimes take too much action, and I suppose there is some merit to this claim, but I cannot achieve anything in life unless I first take the initiative. The same holds true for everyone with a heartbeat. Sure, you may fail, but you may also succeed. On the other hand though, inaction guarantees one result and one result only—nothing.



TAKE ACTION

In 2014, I took a stab at politics and “failed”, but had I never taken the chance and gone for it, I would have always had political ambition in the back of my mind. This is no longer my focus and I am certainly better off because of it. Similarly, in 2006, I embarked on my first trip abroad to Taiwan not knowing what to expect. Had I never taken this chance either, I may have never fallen in love with this world and most likely would not recognize the man I am today. This is the key point I am trying to make: My actions, whether resulting in failures or not, have allowed me to refocus my ambition in directions that better suit my overall desires. The cliché saying “You’ll never know unless you try” holds weight in almost every area of our lives.

Excuses are even less justified for people born into the privilege of Western society. We have at our disposal literally endless opportunities to do what we want with our lives. Sure, some people are born into more fortunate families than others, but relative to the rest of the world, we are truly blessed.

My actions, whether resulting in failures or not, have allowed me to refocus my ambition in directions that better suit my overall desires.

I have friends, former friends I should clarify, that have chosen to take the easy road, the lazy and unproductive road despite being spoon-fed a buffet of possibilities. This is shameful, outright despicable in my opinion, and their inaction will never receive any acknowledgement from me.

Ambitions will certainly vary from person to person, and that’s fine; happiness, I suppose, is the ultimate goal for most people in this world. When it comes to action there are two main points to remember: 1) don’t make excuses—if you say you are going to do something, do it, and 2) we only get one life, so make it the best possible—recognize your potential and set your goals accordingly.

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Lesson Learned

If you want something in life, go get it. There is always a way to get what you want if you truly desire it. Excuses are unproductive and will only make you look weak in the eyes of others. Taking action is the only way to guarantee you’ll accomplish what you wholeheartedly hope to achieve. Yes, you may fail, but you may also succeed. Inaction, on the other hand, is a sure-fire way to accomplish absolutely nothing.



Investor Tip

Get into the real estate game. Just do it. You’ve been thinking about investing in real estate for a while now, haven’t you? So what’s holding you back? You are. To be a successful real estate investor (and that’s likely your goal if you’re reading this book) requires you to, well... invest in real estate! No one is going to pull the trigger for you. Run the numbers, inspect the property, do your market research, organize your financing and invest.

Action Step

In the list below, record any goals you may have, both short and long term, and develop an action plan to achieve each one. Ensure to list any potential hurdles or obstacles you may encounter in your journey. Give yourself a specific time frame to accomplish each task to ensure your vision remains strong and focused.

TAKE ACTION

Goal	Action Plan	Potential Obstacle
1. _____	1. _____	1. _____
2. _____	2. _____	2. _____
3. _____	3. _____	3. _____
4. _____	4. _____	4. _____
5. _____	5. _____	5. _____
6. _____	6. _____	6. _____
7. _____	7. _____	7. _____
8. _____	8. _____	8. _____
9. _____	9. _____	9. _____
10. _____	10. _____	10. _____

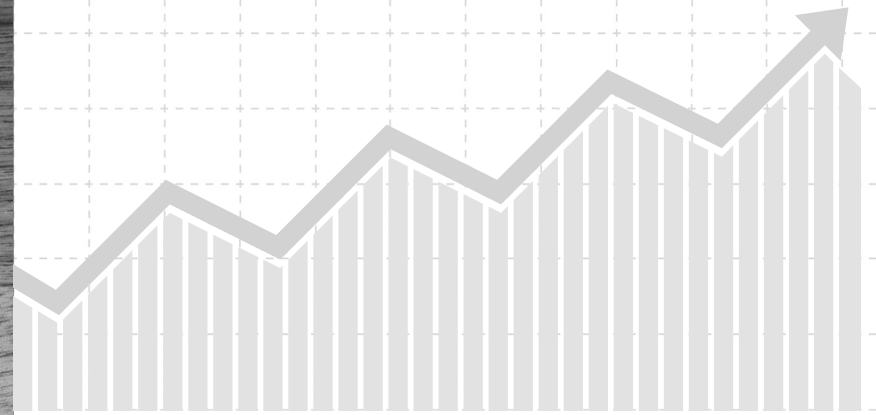




PART 2

Your Mental State in Motion

Learning to Apply Your New-Found
Investment Mentality

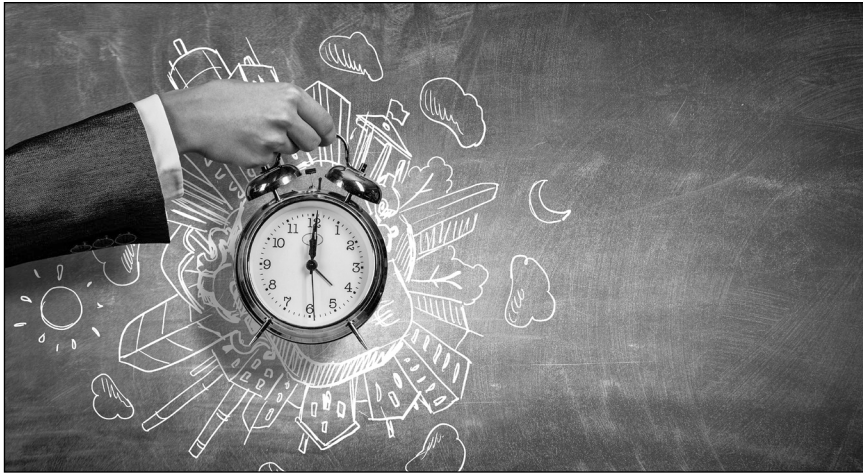


MASTER THE ART OF LEVERAGE

“The hours that ordinary people waste,
extraordinary people leverage.”

— Robin Sharma

Everyone gets the same 24 hours each day, no more, no less. My time is extremely precious and doing something that I do not truly want to do has never been an option for me. This belief became undeniably more evident after I wasted several months in 2015 being broken and depressed. Through this bittersweet experience, I vowed to never again take a single moment for granted and am now overly conscious of how I spend each and every second of my time.



In my opinion, most people fail miserably at this concept. Most of us pass through life always living in the future instead of the present,

Time is the only thing we will never get back — ever. It disappears the moment it arrives and all the money in the world can't change this universal fact.

constantly pretending, and lying to ourselves, that at some utopic time down the road, our lives will be exactly what we dream it to be. This is one of the biggest lies we tell ourselves today. The clock is ticking; a fact that we are all aware of, yet very few of us ever act or behave accordingly. We procrastinate and sacrifice happiness and pleasure today in the hopes that one day, in that “perfect” moment, life will truly be what we want it to be. What absolute, utter nonsense! This is a tremendous cultural flaw that is more apparent in Western society than any other parts of the world—and I have

traveled to a lot of places. While Western society preaches security and comfort, the rest of the world focuses on relationships and experiences. Sure, some level of security is important, but at what cost? The average

employee hates their job but chooses to sacrifice 25 or 30 of their best years in order to retire with a mediocre pension at age 65. Really? Is this your life goal? Does this truly seem like a good deal to you? It's unquestionably one of the worst trade-offs of time I could ever imagine, yet thousands and thousands of us (not me) do it robotically without hesitation—and are unhappy as a result. For the record, there are certainly some people that enjoy this type of life, and that's great, all the power to them; but for those who have other dreams, outside of this type of work life, a change in how you value your time is the only way to get you there.

Time is the only thing we will never get back—ever. It disappears the moment it arrives and all the money in the world can't change this universal fact. I have therefore approached and built my business with the focus not on money as most people do, but rather on time—more specifically, freedom. In fact, do you know what the textbook definitions of being rich and being wealthy are? Being rich is measured in dollars, whereas wealth is measured in time. A person with 10 million dollars in the bank may be considered rich, but a person with 10 thousand dollars a month in passive, residual income would be considered wealthy. The rich person will eventually run out of money, but the wealthy person will not. Understand the difference? Whenever I analyze a specific investment, I always look at the net return relative to the time and money I need to invest. This concept is called leverage, one of the sexiest words in the English language.

Leverage is the art of exponentially increasing the return (output) relative to the investment made (input). For example, buying a home for \$100,000 with a 5% down payment (\$5,000) allows you to leverage your money by a factor of 20. From a return standpoint, the investor can then reap the benefits based on the asset value of \$100,000, and not the actual cash investment. Every financial decision I make is conscious of this fact—that is, what my dollar return is for each dollar invested.

As a real estate broker, for example, I could certainly make more commission if I worked 90 hours a week making cold calls and knocking on doors. This applies to most individuals as well; more time usually equates to more money. But what is the ratio of additional revenue compared to the additional hours of time spent? Is it even worth the effort? In economics, we

While most people have two choices when considering work for money—less work for less money or more work for more money, I encourage everyone to consider a third option that I religiously use because of leverage: Less work for more money.

use a concept known as *diminishing marginal returns*, meaning the incremental gain (output) decreases proportionally as the effort (input) increases. Every decision we make, whether financial or otherwise, should be cognitive of this model. What is the point of working more and more just to benefit less and less? To be honest, I believe this may actually be one of the few times that I've ever directly used my economics degree from Queen's University. My parents must be so proud.

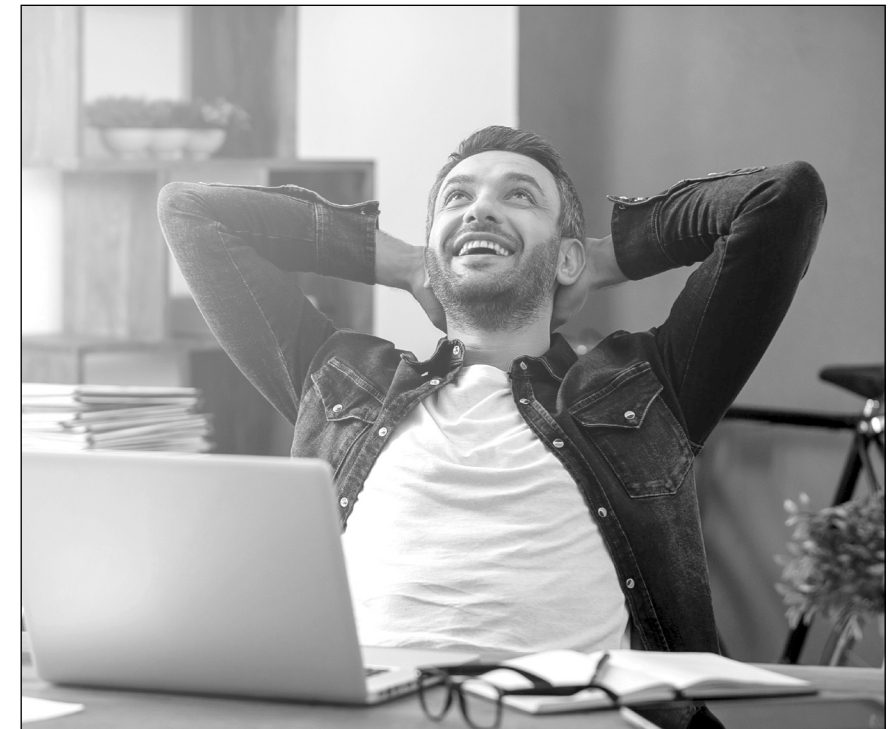
In my business, and my life in general, there are numerous things that I use that allow me to leverage my time and money: Lenders allow me to use their money to earn a return on the spread (the difference in what I make vs. what I pay back in interest); my property managers allow me to

What is the point of working more and more just to benefit less and less?

reap the benefits of being a landlord without dealing directly with the tenants; technology allows me to work remotely on my real estate and mortgage deals without the need to be physically present in any specific place; and my contractors allow me

to earn profits on real estate projects without me personally lifting a finger. This is leverage. I earn income while doing what I want, from wherever I want and benefit the lives of many others in the process. While most people have two choices when considering work for money—less work for less money or more work for more money, I encourage everyone to consider a third option that I religiously use because of leverage: Less work for more money.

When you begin to use this approach in all areas of your life, things become pretty amazing. Through leverage, I am now able to live a profoundly fulfilled life on my own terms—doing whatever I want to do and spending time with those who mean the world to me. This is all that truly matters at the end of the day.





Lesson Learned

Time is the most precious thing in this world. Mastering the art of leverage in all areas of your life will allow you to spend each moment doing what you truly want to do. Working hard is great, but working smart is better. Use time to your advantage and you'll always have more of it.



Investor Tip

Leverage is a man's (and woman's) best friend. Use it. Use it everywhere you can. What's beautiful about real estate investing in general is that there are so many ways to leverage your money and time: Mortgage financing, property managers, technology, contractors, etc. Take some time to thoroughly analyze your portfolio to determine if there are any areas in which you could better utilize the power of leverage. If you are looking at future investments, ensure that it makes sense for you before getting too involved—not just in terms of estimated profit but also in terms of how much time, sweat, energy and money you need to invest. Not every project makes sense, remember. Protect your time; it's all we have at the end of the day.

Action Step

In the list below, make a list of any areas in your life in which you could take advantage of more leverage. This can include anything that will allow you to free up more time, earn more profit or a combination of both. Be specific.

Task	Potential Leverage
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____
6. _____	6. _____
7. _____	7. _____
8. _____	8. _____
9. _____	9. _____
10. _____	10. _____



KNOW YOUR BRAND

“Be so good they can’t ignore you.”

—Steve Martin

Working in two fields that require constant self-promotion—politics and real estate—has certainly made me conscious of how I portray myself to the rest of the world. Branding, or our projected image, has quickly become a global phenomenon with the rise of social media. What used to be reserved for large corporations and movie stars is now a major focus for basically anyone with an Internet connection. This is an unfortunate reality in my opinion, but a reality nonetheless.

Online branding and social media have created a complex network of fake everything: Fake profiles, fake news, fake commercials and fake beliefs. My personal brand has, without question, gone through some roller coasters over the past few years because of this very reason.

KNOW YOUR BRAND

For the most part I do not really care what people say or think about me, but to be successful in any business these days requires you to be constantly aware of your brand. I suppose in a sense that I do in fact care but only to the extent that I have to.

In my experience, some people have gone to great lengths to destroy my brand by throwing every label imaginable at me. I have been called everything in the book: Money launderer, Hell's Angel, arsonist, police informant, human trafficker, cocaine smuggler, illegitimate father, Russian mafia and still my favourite of all, a British spy. On the record, I have been charged twice in my life with a crime—a DUI in June 2006, which was eventually pardoned and my fraud charge in April 2015 for which I was discharged. I have no criminal record whatsoever, but this is beside the point. The bigger issue I am referencing here is that the Internet and social media have changed our world so that nothing is real anymore, or if it is, we can never know for certain. Anyone can say anything they want at any time virtually without any risk of pushback or consequence. This has dramatically affected the way in which we must approach not only our own branding but also how we view and interpret that of everyone else.

Again, let's look at politics and real estate to further clarify my point. If you are like me, you are likely exhausted from the constant back-and-forth rhetoric spewed out by politicians from all walks of life. It's never-ending noise! How can we possibly decipher what is real and what is fake? The short and unfortunate answer is that we can't. Look at what happened to Provincial Conservative Leader Patrick Brown in February 2018. He was abruptly forced to resign amid sexual harassment allegations that were eventually proven to be untrue. This is the immense power of online media now—it can destroy your brand in an instant without any justification or mercy. In real estate, realtors relentlessly market themselves as “number 1” or “top producer” in an attempt to stay relevant in an extremely competitive

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marketplace. I am part of this group too because as mentioned previously, I need to be. It's imperative that I stay relevant to protect my own business interests. But how can anyone be certain that what is being portrayed is actually the truth? Again, they can't. The examples of this are virtually endless as we continue to be inundated with more information than the human brain could ever begin to process.

So how do we juggle the conflicting realities of promoting our own brands as legitimate while deflecting any falsities that are thrown our way? Honestly, I am still trying to master this one myself, but I have definitely learned a few lessons along the way. First, your branding needs to be consistent, especially on social media. Individuals who flip-flop between careers, beliefs and online posts will never gather much of a following or customer base. Inconsistent messaging comes across as weak and flaky; your brand needs to be a reflection of your goals and your goals need to be rock solid. Even during my downfall I kept my messaging consistent and this was a key factor in helping me rebound in the end. My brand has always been one of travel, persistence, real estate investing and positivity; as a result, the large majority of what I portray to the world falls in line with these core concepts. This is not to say I am attempting to deceive anyone or create a false image of myself—these are wholeheartedly my core passions and my brand will naturally target those individuals with goals in line with my own.

Second, you must learn to ignore any negativity that threatens to destroy or damage your brand. Don't get sidetracked. Fighting back at this level only adds fuel to the fire and believe me, this will be extremely counterproductive. People will eventually be able to separate the truth from the nonsense, so don't muddy the waters with an ineffective, messy defence. It may take time, but the truth about your brand will eventually surface at some point.

KNOW YOUR BRAND

Third, while looking inwards at someone else's brand, it is imperative to broaden your horizon and ask yourself some very crucial questions. Does this individual actually reflect the image they are portraying? Is their branding consistent or all over the place? Are there testimonials and referrals from people whom you both know? What is the source of information they are sharing and what is the source of information being said about them? The questions can be endless but there is an underlying point I am trying to make: Do your homework. Believing what you read and see at first glance is precisely the type of mental weakness that feeds this online brand bashing in the first place.

I am not a perfect person (clearly), and some of the detriments my image has sustained were surely justified, but regardless, I still have a brand that I am proud of and have worked tirelessly to keep it strong. Even those individuals who would love to see me fail can't deny that my brand portrays an image of tenacity, drive, a fighter and someone who will always find a way to win. Like I said, this is not simply an image I portray; this is exactly who I am and who I will always be.



Lesson Learned

It is imperative to build a brand that correctly defines your core beliefs and the message you wish to share with the world; but keep your information consistent, as one small defect in your messaging can ruin your credibility in an instant. There will always be attempts to destroy your image but ignore these; a strong brand will never need to acknowledge this negativity and fighting will only hurt you in the end. Be smart and resourceful; don't believe everything you read or hear at first glance. There is a never-ending array of nonsense in the media and intelligent people will always be able to separate the truth from fiction.

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Investor Tip

What kind of real estate investor do you plan to be? If you don't know the answer to this question, you need to figure it out. Creating and protecting your investment brand is a crucial part of furthering your portfolio. You cannot be successful by yourself; you need to attract the appropriate people to your team: Lenders, lawyers, appraisers, contractors, to name a few. Depending on your investment vision, your brand needs to be appropriately structured so that the right customers and partners come your way. You do not want the wrong people in your sphere.

Please, however, keep your branding consistent. If you portray yourself as a jack-of-all-trades investor, this will only hurt you in the long run. This isn't Walmart—you cannot do everything and your brand needs to be clear on that.

Action Step

On the next page, record all the characteristics that identify with your own personal brand. This could be physical traits, business imaging, spiritual beliefs or anything specific to the image you wish to portray to the world. Ensure to list any specific action plans that you have for implementing and strengthening each of your characteristics.

KNOW YOUR BRAND

Brand Characteristic

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3. _____
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10. _____

Action Plan

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BUILD AN UNSTOPPABLE TEAM

*“Sometimes the most ordinary things
could be made extraordinary,
simply by doing them with the right people.”*

—Nicholas Sparks

Being self-employed certainly has its benefits: The freedom to choose your own schedule, create your own vision and be the ultimate decision maker in everything you do. These are certainly a few of the reasons I became an entrepreneur in the first place. But even though I am a one-man operation according to the Canada Revenue Agency, I do not work alone—not even close.

As discussed in Chapter 7 of this book, Master the Art of Leverage, it is important that you learn to place more value on your time and not just the dollars and cents in your portfolio. People are your greatest assets and learning how to incorporate this fundamental concept into your own business model will make you wealthy beyond recognition (remember, wealth is measured in terms of freedom of time). This book would be double in length if I wrote down every single individual that has helped build my business to the level it is at today: Lawyers, lenders, appraisers, accountants, contractors, city officials, architects, engineers, property managers, just to name a few. Literally, and without exaggeration, I probably have 300 to 400 people or institutions that I work with on an annual basis. These people are the backbone of my freedom because without them, I'd be trapped in the "cubicle of life", depressed and spiritually dead.

So, let's get to the point of this chapter—how to profit from the labour, time and energy of other people. First, always treat everyone with the utmost respect. Being self-employed does not give you the right or privilege

People are your greatest assets and learning how to incorporate this fundamental concept into your own business model will make you wealthy beyond recognition (remember, wealth is measured in terms of freedom of time).

to dictate condescending orders at people who are only there to help you get ahead. This is definitely a concept that I take very seriously in my business. If someone is helping build my wealth and better my financial freedom, why would I be anything but courteous and respectful towards them? The opposite would quickly send me back to that dreadful cubicle in a heartbeat. I have seen many entrepreneurs fail because they

get caught up in their own selfishness and end up alienated from the very people they need in order to grow their businesses. A flaw indeed. Always be grateful and kind; there is no benefit in being anything but.

Secondly, pay your bills in full and on time. This may seem like an obvious point to make but you'd be surprised how often this becomes a real issue, especially for real estate investors. I can honestly say that I have never failed in this regard and anyone who has ever worked with me will certainly confirm this fact. I pay my bills, not just because people deserve to be compensated for their time but, and back to my original point, these individuals are helping build my financial freedom, so do not kill the golden goose. I know self-employed people that have burned more bridges than I care to count for this very reason. Paying bills is a sign of respect; compensating people for their hard work shows appreciation, trust and above all else, it's simply smart business. Take care of the people who make you money and they will forever be willing to help you, I guarantee it.

People are more likely to give you what you want if you, in turn, give them what they want.

I also always put myself in the shoes of everyone I work with. Ask yourself this one question when working with someone: "What do they expect to gain from this transaction?" My freedom grew substantially when I started putting, and prioritizing for that matter, the needs and wants of everyone else above my own. Of course, I am referring to money. Everyone wants money, but what are the other non-monetary benefits that these individuals wish to gain by working with you? Perhaps it's experience, promotion or a third-party business connection; the point is people are more likely to give you what you want if you, in turn, give them what they want. Some examples I have used in my own business are: a) being available to anyone

BUILD AN UNSTOPPABLE TEAM

who needs my help or has questions. I never concern myself with how I can personally benefit; rather, I just focus on helping them achieve what they want. In the long run this generosity will surely come back in my favour; b)

I am loyal above all else and if you help me succeed, you better believe I am helping you in return.

individuals who do a good job are rewarded with additional contracts and/or more compensation. This creates a sense of gratitude and an incentive for better work—dangle that carrot my friends; c) promote their businesses. The best way to keep someone loyal is to better their financial bottom line and to help them attract more business. I do this continuously for anyone who helps me financially; I am loyal and grateful, without any hesitation.

Occasionally, I become quite close with the people who help me build my real estate portfolio too. This is not to say that I am friends with everyone I work with nor are my intentions insincere, but I do make an effort to get to know these individuals outside of our business relationship. People prefer to work with people they know and like, and I am no different in this respect; so why not get to know your business contacts on a deeper level if possible? I am friends with many people that have helped me over the years and who have stuck by me through my downfall. I am loyal above all else and if you help me succeed, you better believe I am helping you in return.

And lastly, be resourceful and recognize that you cannot do everything on your own in this world, nor should you even want to. As Tony Robbins once said, “Don’t dabble.” I absolutely love this quote. In 2014, I attempted to do too many things at once, and failed miserably as a result. I thought that being an entrepreneur required me to constantly take on more and more challenges, but I quickly realized that this was the exact opposite

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of the truth. I now realize that I have certain talents that should be my only focus—dealmaking, creative financing and helping others achieve their own financial freedom. Everything else in life I outsource to other individuals who are much better suited for these tasks.



Lesson Learned

People are your greatest assets and you’ll unquestionably need help if you wish to achieve true financial freedom in real estate. Through gratitude and resourcefulness, you can quickly build an unstoppable team of individuals who will support you in your journey to the top. But don’t forget about their goals too; creating a mutually beneficial relationship will have tremendous benefits to your financial bottom line.



Investor Tip

Meet as many people as you can when deciding whom to welcome on to your investment team. The more, the merrier. Very few people will be the right fit for you, so it’s a numbers game in the end. Ask around, learn as much as you can about potential team partners, and don’t be afraid to say no. This is your career, don’t forget, playing nice will not better your pocket book.

It took me years to find the right people to work with in my investment career—a lot of trial and error. But looking back, it was all worth it. Most importantly too, treat everyone you work beside with respect and dignity; doing the opposite will only ensure that no one ever wants you on *their* team.

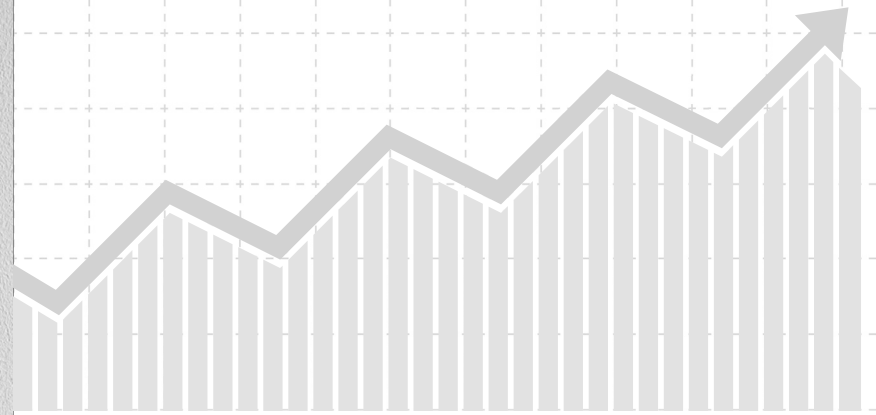
BUILD AN UNSTOPPABLE TEAM

Action Step

Visualize what type of people you want on your real estate team and record each professional position on the list below. In addition, ensure to describe in detail what qualities and specific personality traits will best suit your team and your needs. Not all people are the same, and you need to make sure your team has chemistry and efficiency.

Team Member	Desired Characteristics
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2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
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7. _____	7. _____
8. _____	8. _____
9. _____	9. _____
10. _____	10. _____





TAKE YOUR (MENTAL) HEALTH SERIOUSLY

“We are shaped by our thoughts;
we become what we think. When the mind is pure,
joy follows like a shadow that never leaves.”

— Buddha

By the summer of 2015, my mental health had reached the lowest point ever in my entire life. Weak and sad beyond recognition, I was even incapable of leaving my condo for days at a time. My mind had become so foggy and confused that basic daily functions required every last ounce of strength to perform. I was mentally dead.



TAKE YOUR (MENTAL) HEALTH SERIOUSLY

At first, I was embarrassed that I had been broken so badly; I had never had any issues like this previously and, for the most part, I was in complete denial. I was strong, or so I thought, and offered up countless excuses to justify my state of mind at the time. And then one day, depression just engulfed me. I can still feel the pain when I think about it today—lying in bed, crying uncontrollably, physically weak, mentally exhausted and absolutely useless. “Who is this person?” I asked myself. It certainly wasn’t me. No way. I was unbreakable, wasn’t I?

It took me a very long time to realize exactly what was occurring in my mind. Looking back it is rather obvious, but at the time I was simply unaware that I was actually depressed. I believed that I was likely just drained, tired or perhaps even sick, but not depressed! I suppose it did make perfect sense though. I had just relocated to Ottawa from Cornwall, had pending charges, insolvent, had a damaged brand and was on the brink of resigning from city council. The stress I had endured in such a short period of time had virtually destroyed me mentally, and my body was now following suit. My doctor quickly prescribed a “healthy” dose of Cipralext, which I accepted with open arms and consumed (with copious amounts of vodka) like a champion. I have never been a huge supporter of the pharmaceutical industry but the pain was so incredibly unbearable that I would have taken anything to make it stop.

They say that admission is the first step to recovery and that certainly holds weight for our mental health as well. Once I received the official diagnosis from my physician, I couldn’t really deny it any longer; I was clinically depressed. There, I said it. My doctor recommended that I be completely transparent and open, so I began confiding in close friends and family members about what I was going through. I was blown away at how many people suffered from similar problems as mine. This was a major turning point in my own recovery; talking to other individuals about my

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state of mind was not only physically beneficial, it was educational as well. As time went on, more and more people shared their own personal stories of depression, anxiety and mental instability. I truly learned a great deal hearing firsthand about how these issues had affected their own lives and what they had done to overcome the pain. The numbers continued to grow and I found extreme solace knowing that I was not alone in my struggle.

Late in the fall that year, I decided to make mental health my number one priority—I really had no choice. I was completely useless the way I was and my business and personal life had suffered tremendously. I first resigned from the city council, as this was the focal point of the majority of my stress at the time. Besides, I hated that job anyway! I then continued to remove as many other stresses in my life as possible: Alcohol, negative people, gossip, drama, social media. Slowly but surely, my mood and state of mind began to improve, but it certainly took time. I now take my mental health more seriously than ever before; I mean, very seriously. I am consciously aware that having my head on straight is the foundation of basically everything I do. If I am not healthy mentally, I cannot be successful in my real estate career nor can I have any meaningful relationships with the people I love the most.

Today, my mental health is stronger than it has ever been but I still suffer from anxiety attacks every so often; however, I have learned not only how to deal with these episodes when they come but more importantly how to prevent them from occurring in the first place (sometimes). The first step in protecting your mental health, in my opinion, is to acknowledge how important your mental health truly is. The majority of us are so preoccupied from the endless stresses in our lives that we begin to think being unhappy and physically sick is actually normal. Believe me, it’s not; it may be common but it’s certainly not normal. Each morning, and I mean every single morning like clockwork, I take a look at what my day is going to be like. If there are

TAKE YOUR (MENTAL) HEALTH SERIOUSLY

certain items that are likely going to cause me anxiety or undue stress for any reason, I reschedule, cancel or have someone else fill in for me instead. I do certainly appreciate that many people don't have the freedom in their schedule to do exactly this, but you need to understand the point I am trying to make: We cannot begin to deal with our mental health unless we first recognize the stresses that affect it in the first place.

Next, I purposely detox my mind in a variety of ways each day: I read, exercise, go for a walk, watch a movie, have coffee with friends, listen to music, go to the spa (a lot), take a nap or my favourite stress reliever of all—travel! The precise activity is not particularly important; rather, it's about doing something that allows the brain to simply relax. I have an extremely complex list of contributors that add to my daily anxiety and stress: Tenants,

We cannot begin to deal with our mental health unless we first recognize the stresses that affect it in the first place.

clients, lenders, contractors and bills upon bills upon bills. It's absolutely imperative that my brain take some time away in order to fully recharge. I can certainly accomplish what I need to do (I have been doing this for more than seven years now), but only if my mind stays healthy and strong.

Third, I never allow negativity to penetrate my inner circle. Negativity, as explained in Chapter 5 of this book, can destroy your mindset very quickly. I have learned how to block any negativity from affecting my mood and my mental health has dramatically improved as a result. To be clear, I am not recommending you run the other way every time something bad or stressful happens in your life—quite the opposite. What I am suggesting is that you learn how to cope with negativity, sadness, despair and hardship in a way that doesn't have a tremendous effect on your overall mental health. Bad things will always happen; you just need to learn how to process the information as efficiently as possible.

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Lastly, and most importantly, give your mental state the respect it needs. If I feel an anxiety attack coming on, for example, I will stop what I am doing immediately and take the necessary steps needed in order to stay strong. I don't question it nor do I attempt to simply "brush it off"; instead, I recognize how important my mental health is and always act accordingly.

Bad things will always happen; you just need to learn how to process the information as efficiently as possible.



Lesson Learned

There isn't much in this world more important than your mental health; without it, you are reduced to nothing more than an ineffective version of yourself. Give it the respect it deserves and cut out the garbage that feeds off your positive energy. A strong mind, if given the chance to perform at its optimal level, will give you the focus and clarity needed to build a life of success and happiness like you never imagined.



Investor Tip

If a particular investment, project, team partner or whatnot is causing you more stress than it's worth, dump it. Having mental anxiety will only create a snowball effect of more financial problems to come. I have disposed of several properties throughout my career, for example, all of which were profitable, simply because they were destroying my mental state and happiness. Certainly, there will be moments of normal stress during your

TAKE YOUR (MENTAL) HEALTH SERIOUSLY

investment career and that's perfectly alright, but projects or people that continue to cause abnormal levels of anxiety and hardship are not worth it in the end. Always protect your mind—it's one of the best assets you have.

Action Step

On the next page, make a list of anything that causes you mental anxiety or stress in any capacity. This could be related to your relationships, career, personal life or health. Record any activities or methods that help eliminate this stress or allow you to fight and cope through the pain.



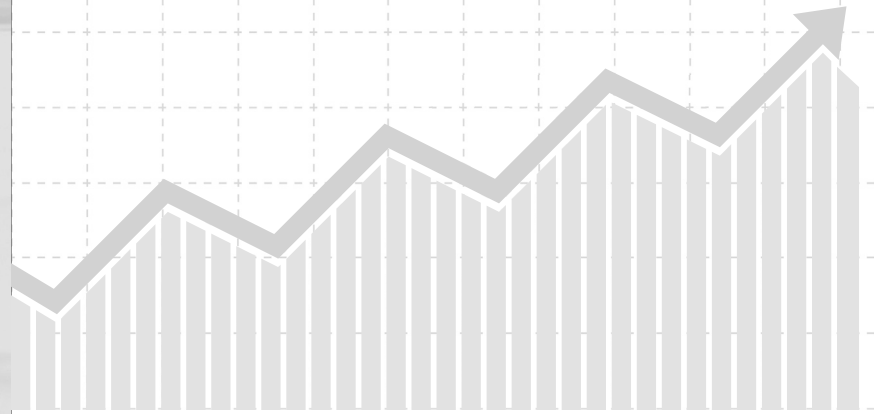
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Trigger of Mental Stress or Anxiety

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Stress-Reducing Activity

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FIND YOUR INVESTMENT NICHE

“Risk comes from not knowing what you’re doing.”

— Warren Buffett

I could not think of a better quote to lead in to this chapter. He sure is a smart man, that Warren Buffett! Truthfully though, this is another tremendously important life lesson that I learned firsthand from my own rock bottom. Determining my unique talents, and similarly my many flaws and weaknesses, were undoubtedly a major catalyst that led me to where I am today. As mentioned in previous chapters, I used to believe that success required me to be constantly taking on more and more challenges when, in reality, it was the exact opposite that held true. Focusing on too many things at once was undeniably the most unproductive, exhausting, stressful and financially damaging thing I could have ever done.

FIND YOUR INVESTMENT NICHE

I remember being asked on numerous occasions how I was able to handle so much at the same time. Looking back, the simple answer is that I wasn't. In 2014, I juggled a full-time sales career, personally managed over 30 tenants and 20 rental properties, campaigned every day for the upcoming municipal election and worked tirelessly on rebuilding the hockey franchise. I was an idiot. At the time though, I certainly thought I had everything under control but this was nothing more than a fabrication in my own mind. I enjoyed my reputation as a successful, multitasker entrepreneur, but unfortunately the truth didn't become apparent until it was much too late (and you all know where the story goes from here).

Few of us are blessed with unlimited talents; in fact, most of us are lucky to have any unique talents at all. Through my own experience, I've learned that true success is only made possible once you determine what your rare talent actually is. How are you going to compete and stand out from the crowd? How can you build a unique business for yourself that falls in line with your other life goals? What makes your idea or service better than your competitors'? What type of career path best suits your talents and personal characteristics? Until you can answer questions like these, you are likely failing at your current ventures or merely helping someone else succeed at theirs.

I have "failed" at everything in my life other than real estate investing: Politics, hockey team ownership, multi-level marketing companies, stock trading, and a few others that I'll save for my next book. It seems unbelievably obvious to me now, but why would I ever want to do anything else? To date, I have completed approximately 50 real estate investments on my own, all of which have been profitable. Every single one. In my career, real estate = financial success. Everything else = financial failure. Pretty simple when I put it that way, right? As I've explained before, I certainly don't dwell on any mistakes I make but I most definitely learn from them.

BROCK FROST

Real estate investing is where my heart and wallet will stay forever. In a life that is uncertain in many ways, I find tremendous peace knowing that no matter where I am in this world, or with whomever I choose to spend my time, real estate will always be my rock. I am good at it, I sincerely enjoy it and it provides me the financial means to live a life on my own terms. I say again, why would I ever want to do anything else?

That being said, however, real estate investing is not a single-tiered industry; instead, it is a very broad, complex area of investing with numerous mini subcategories, not all of which I enjoy doing. Below are examples of deals that I have completed over my seven-year investment career:

- Rental Properties
- Flips
- New Construction
- Private Mortgages
- Rent-to-Own Tenancies
- Conversions
- Assignments
- Property Management
- Coaching and Consulting
- Land Development
- Wholesaling
- Student Housing
- Rooming Housing
- Commercial Leasing
- Sales and Brokering

While I have completed each of these deal types at least once, there are certain investment areas that are my primary focus and others that I'll likely never do again. Rental properties, for example, are great for long-term wealth creation and interim positive cash flow; however, dealing with tenants and

maintenance issues can be mentally draining, time-consuming and costly. As I write these very pages, I am in the midst of restructuring my entire rental property portfolio, not because I no longer see value in this area of focus, but because my focus has changed from cash-flow intensive

Find your investment niche, it is not only crucial for your financial bottom line but will bring you happiness in other areas of your life as well.

properties with higher maintenance to low-maintenance properties with less cash flow. There are pros and cons to both of course, but I have learned that my niche talents are best directed to the latter. I simply no longer have the energy or desire to handle high-maintenance issues or problematic tenants, regardless of the cash flow they produce.

This is the precise point I am trying to make: Although I will forever be a real estate investor, there are certain types of real estate investments that do not interest me whatsoever nor are they suitable for my personal talents. I am a terrible property manager and am extremely impatient, so dealing with tenants and inefficient, slow bureaucracy, therefore, naturally leads me away from complex developments and high-maintenance management. Private mortgages, on the other hand, seem to be in line with everything that I know and love: They yield high, passive returns

Life is short, so determine what you want to do, do what you're good at doing and find a way to make it all work together.

through interest payments, increased net worth gains via upfront lender fees, require a very in-depth understanding of money and financing regulations, offer complex challenges in creative deal structuring and allow me to pursue consulting and coaching as a horizontal market on the side. Long term as well, there are also many positive signs

that further strengthen my interest in this side of the investment sphere: Mortgage rules are constantly getting stricter and our society continues to bleed itself dry of liquid assets. Both of these factors will only continue to increase the demand for private financing and I have certainly taken notice. Notwithstanding these obvious benefits, my simple point is that I now have a deeper understanding of what my true talents are and what I enjoy doing and have restructured my investment focus as a result.

Find your investment niche. It is not only crucial for your financial bottom line but will bring you happiness in other areas of your life as well. As the saying goes, doing what you love and loving what you do is the key. Your niche needs to be something you are good at, follows your core values as a person and provides the financial freedom to give you the life you truly desire. Allow me to further clarify this point with an example. I love to travel; it is one of my greatest passions in life. For that reason, I have designed my business around this desire but also in line with my niche talents and personality traits. In my sales career, I am fortunate to have a loyal customer base and reputation for creative dealmaking that allows me to travel while working on client files. This is a true testimonial to the value my clients see in my advice and the recognition that I offer something unique that others cannot. They aren't concerned by my choice in lifestyle nor does it affect my ability to provide exceptional customer service. I have worked on and closed many deals while travelling abroad, including writing this book, and my deals and investments are structured in a way that my physical presence is rarely a factor in my business success. "Have your cake and eat it too" is a common phrase that constantly plays in the back of my mind when I structure balance between my work and personal life. Life is short, so determine what you want to do, do what you're good at doing and find a way to make it all work together.



Lesson Learned

Determining your own niche talents is a key factor in bringing your business and personal success to new levels. It allows you to do what you love, do what you're good at, earn income in line with your life goals and, most importantly, benefit the lives of others in the process.



Investor Tip

Let's face it—you can't do everything by yourself. You will need to learn to delegate if you truly want to be successful as a real estate investor. I am a creative dealmaker and a numbers guy; everything else I sub-contract to someone else better suited for the task at hand.

Take some time to properly analyze what your strengths and weaknesses are. Are you handy or good with people? Perhaps well-organized but useless with a paintbrush (like me)? Be honest with yourself and don't be afraid to admit you suck at something. Trust me, you do. No one is good at everything, so once you accept that fact, and learn to properly use the niche talents of others, your portfolio will naturally grow on its own.

Action Step

In the upper portion, record all of your strengths in relation to being a real estate investor. Are you handy? Perhaps good with bookkeeping? Good with people? Record as many strengths as possible and then visualize what area of real estate would best suit your personality and skills. Be truthful in your answers.

In the bottom half, repeat the exercise using your weaknesses this time and which areas of focus would not be suitable for your unique traits.

Strengths

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Weaknesses

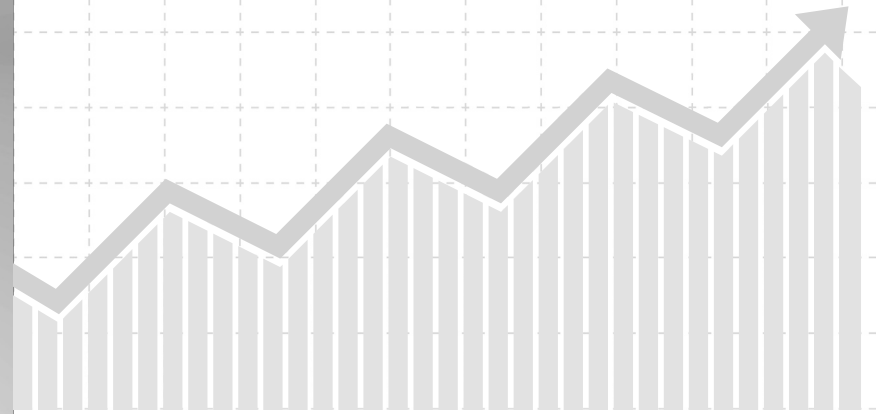
1. _____
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Ideal Industry Focus

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Unlikely Industry Focus

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TRUST THROUGH TRANSPARENCY

“A lack of transparency results in distrust and a deep sense of insecurity.”

—Dalai Lama

I used to lie, and I used to deceive. I absolutely hate this about myself, I truly do, but it's one of those life lessons that have made me a much better person today. I don't know when or even how this old me came about, but it started as far back as I can remember. Deep down, in my heart of hearts, I honestly believe I simply enjoyed pushing the boundaries of life for whatever reason. I liked defying my parents, my teachers and anyone with a position of authority in general. This often resulted in school suspensions and disciplinary actions, despite excelling both academically and socially. My mother, being the wonderful soul she surely is, always

TRUST THROUGH TRANSPARENCY

defended my actions with claims that I acted out of boredom. Reflecting back, I believe she was undoubtedly right. Deceiving and lying were the only ways I knew how to stimulate my mind, to challenge my overactive intellectual spirit and to force me to see a unique opportunity in everything I did. It's a strange and distorted reality, I know, but it *is* the honest truth nevertheless.

If I were to have any regrets in life, it would certainly be directed towards the type of person I once **was**, but I don't regret anything in life. I can't. Having regrets means that I wish something had never happened, which I cannot say with certainty is how I truly feel. I am proud of who I am today and that is a result of everything that I was, and everything that I've done. Cheating in relationships, for example, has made me **never** capable of cheating again. Though I do understand why I did it in the past (insecurity), I would never do it again, no question about it. Similarly, pushing the boundaries of authority and attempting to outsmart the masses eventually led me to criminal charges and a destroyed reputation. My previous belief had taught me that cutting corners and pushing the limits of everything in life were the only ways to truly test my "intelligence". Again, I recognize that this too was a tremendous fallacy, but it took many, many years for me to realize.

In my personal life, I have learned that honesty, integrity and compassion are the true signs of my inner strength. It takes a remarkably strong person to put the needs of others above their own, to be there when needed, to help when asked, and to be truthful, even when the truth may hurt. My past errors, and there have been numerous, have today made me a loyal friend, a loving brother, a considerate and generous colleague, a compassionate son and an overall good person. I can honestly say this all now with the utmost confidence and conviction: I am proud of the man I've become.

BROCK FROST

As a business professional, I am surprisingly more creative and productive as ever, yet now operate much differently than I used to. I still see the angles in mostly everything I do, but no longer cross the lines of ethics. My clients are my number one priority, and their needs always come before my own. I do not ever cut corners, as this is never productive in the long run. I have learned that I can be more successful in my career while still maintaining the highest level of integrity and honesty. Changing the ways in which I approach all my decisions has not only made me financially more successful, but also happier and prouder at the same time. To clarify my point, I am not inferring that everything I did prior to my downfall was unethical or illegal, quite the opposite actually; I have always had very clear moral and ethical lines that I never crossed. However, I now have a completely different mindset in all areas of my life and am no longer tempted by the "old me" mentality. Transparency mixed with honesty, as it turns out, is a much better way for me to live.

My reputation, and thus my business success, has suffered serious blowbacks in the past few years because of my own lack of honesty and transparency. Most of what has been said about me is complete nonsense and unjustified rumours, but nevertheless, I still feel that on some level, I deserved everything that has come my way. Karma's a bitch! I am an adult and, therefore, responsible for my own decisions. No one has ever made me lie and no one has ever made me break the law; that was all my own doing, and I embrace that wholeheartedly. But I am now extraordinarily cautious of everything that I do. I have worked relentlessly to rebuild my reputation and for the most part, have done a very good job, but I still have work to do. It's unfortunate that the endless positive work I have previously done for my community has been undone because of a few mistakes, but that is the way life goes, I suppose. Bad news sells more newspapers!

TRUST THROUGH TRANSPARENCY

Transparency and integrity are today my biggest weapons and I have learned how to turn the harsh past into something positive. I do not dwell on the mistakes I've made (clearly not, I am writing a book about it!) and am no longer ashamed of anything that has happened. I used to hide behind my flaws, but now embrace them wholeheartedly without hesitation. At first, I was anxious that people would judge me for my past actions, but the exact opposite has been proven to be true time and time again. It appears that my story resonates with almost everyone I talk to and this has helped me in the pursuit of honesty and integrity as my new passions.

My business today is at an all-time high despite everything I've been through and in my opinion, it's because people see that I am incredibly genuine in how I conduct myself. We all make mistakes, and my being open and honest up front with everyone I meet only solidifies my desire to be

transparent. We all prefer to work with people we know and trust. Transparency breeds trust and choosing this path has made me a better, happier man and the Universe has responded in turn. I now have a more profitable business, a bigger client base and am more respected now than I ever was.

Transparency and integrity are today my biggest weapons.



Lesson Learned

Be a good person, be honest, be transparent and always operate with the highest level of integrity possible; doing the opposite will be short-lived, both in your business and personal life. People work and spend time with those who they know and trust so stay open and truthful, and you'll be happier and more successful than you could ever imagine.

BROCK FROST



Investor Tip

If people don't trust you, your career as a real estate investor will be short-lived. Reputations are easily destroyed and difficult to rebuild so make sure you operate with the highest levels of integrity, honesty and transparency.

Don't do shady deals—there are enough of them out there already, and don't be greedy, there is plenty to go around for everyone. Lay out all the facts for each deal you do and ensure that every person involved knows what's at stake. The more deals, the better. And get everything in writing.

Action Step

In the table on the next page, make a list of any time in your life in which you failed to uphold the highest level of integrity or honesty. Why? What happened? What was the outcome and what lessons did you learn?

In the bottom section, repeat the exercise for moments in your life where you conducted yourself with the highest levels of integrity and honesty. What was the outcome and lessons learned from these events? Compare and contrast.

TRUST THROUGH TRANSPARENCY

Failed Integrity/Honesty

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____

Upheld Integrity/Honesty

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____

Outcome/Lesson Learned

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____

Outcome/Lesson Learned

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____





TESTIMONIALS

“A must-read for anyone looking to become successful as a real estate investor.”

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“Truly inspiring. We could all benefit from Brock’s candid approach to success and failure.”

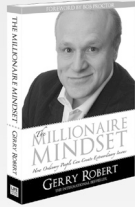
—Jarrod Davis,
Co-owner of Re/Max Core Realty, Author
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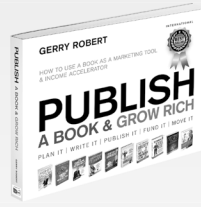
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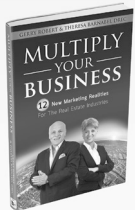
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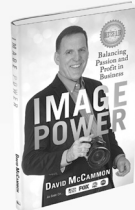
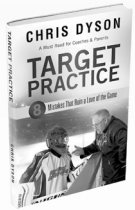


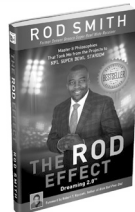
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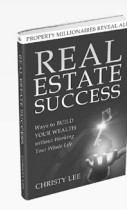
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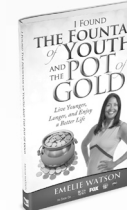
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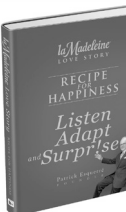
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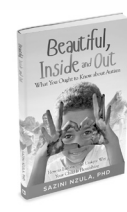
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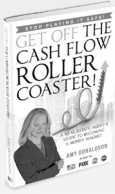


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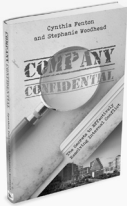
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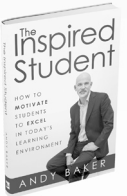
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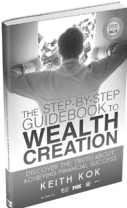
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