

THE ONE MINUTE MILLIONAIRE

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THE ONE MINUTE MILLIONAIRE

THE ENLIGHTENED WAY TO WEALTH

**MARK VICTOR HANSEN
AND ROBERT G. ALLEN**



HARMONY BOOKS
NEW YORK



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To all the present and future Enlightened Millionaires

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INTRODUCTION

MILLIONAIRE MOUNTAIN

Imagine this: You just received a phone call from the estate of a long-lost relative. You have inherited a million dollars in cash! It's waiting for you in a safety deposit box in a Swiss bank. There is only one catch. The key to the box is in a silver container hidden at the summit of Mount McKinley in Alaska—at 20,320 feet, the tallest mountain in North America. The instructions are clear—you must personally climb the mountain (no helicopters!) and retrieve the key yourself. If you complete the task within 12 months from today, the money is yours. If not, you lose the money forever.

Let that sink in for a minute. Would you do it? Could you do it?

Mount McKinley is not an impossible climb. Thousands of climbers have made it to the summit. But it still requires some serious planning, preparation, and training.

Becoming an Enlightened Millionaire™ won't be nearly as difficult or as dangerous as climbing Mount McKinley. But some things are similar. You'll still need mentors who will guide you along your path. That's us. We'll serve as your veteran climbers to mentor you to the top.

You'll need to follow a training regimen—The Millionaire Map. We've provided you with that.

You'll need to be disciplined enough to follow through. We'll support you with this also.

Are you willing to take the first step?

Yes?

Then turn to the next page.

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OF COURSE, THERE IS MORE TO LIFE THAN MONEY!

Clearly, money isn't everything. For us, it's not even in the top four—miles behind family, health, friends, and spiritual values. An abundance of these four life dimensions constitutes true wealth. J. Paul Getty—the richest person of his time—used to receive letters from his not nearly as rich brother that started with, “To the richest man in the world from the wealthiest.”

We agree; one can be wealthy without being rich. Still, a lot of “good” people dismiss the concept of financial success as an “unworthy” goal—perhaps even morally suspect. And with a title like *The One Minute Millionaire*, we're certain to raise a few eyebrows.

Money, by itself, is neither good nor bad—it's neutral. Money is an energy tool. Like a hammer, money can be used to build or to destroy. We believe that understanding money—how to ethically make it, keep it, and share it—adds a positive dimension to wealth. Our lives, our relationships, and our happiness improve when we have enough money. That's why we wrote this book. Money properly earned and combined with enlightened intentions makes the world a better place.

Almost anyone can become a millionaire, but we're hoping you'll aim for enlightenment at the same time. Just follow our proven system and the odds are substantially in your favor to become an *enlightened* millionaire. All you have to do is to read this book and travel the path. If you want it, it's there for you. And it's never been easier. Never. We are not asking you to believe you can do this. Let us believe for you. We'll show you how—with just a few extra minutes a week, a little more effort, and a few extra dollars invested in the proper places—anyone and everyone can become financially successful. We believe that you'll be a better employee, a better family member, a better friend, a better member of society, when you learn and use our proven system of financial success.

Are you ready? Let's begin.

WHY WE WANT YOU TO BECOME AN ENLIGHTENED MILLIONAIRE™

Are you willing to share the oxygen we all breathe? Do you mind if someone takes a few extra breaths? Of course you don't. Why? Because there is more than enough oxygen to go around. When there is abundance of anything, whatever it is, then sharing it is not an issue. A rich person is one who has *more* than enough. We want to get you started on having more than enough money (being rich) by providing you with the tools and a path to make your first million dollars. When that happens to you, we believe you will naturally share with others.

In fact, our goal is to help create 1,000,000 millionaires in this decade. Why?

The cascade effect of 1,000,000 millionaires sharing their wealth (both in knowledge and cash) will positively change the economic future of the world.

We are both millionaires. Throughout our careers we've inspired thousands of others to become millionaires through our bestselling books and presentations. Along the way, we've also experienced setbacks. Each of us has suffered through devastating periods of financial instability—even bankruptcy. These were hard, embarrassing times. Fortunately, we rebounded to earn even higher incomes and build even greater fortunes. We know the road to wealth, from its annoying potholes to its extraordinary vistas. Now we will show you how we did it—and how you can, too.

We can only provide you the tools and a path (our system) that will make it easier for you to become a millionaire. However, you have to *use* the tools and *travel* the path.

We believe that it is no accident that you are now reading these words. Let's work together to fulfill your financial dreams. Join us. Set your sights on lifting yourself to financial freedom (having more than enough) and then spreading your prosperity to your family, to your friends, and, ultimately, to the world.

1 line
long.
Possible
to cut 1
line?

HOW THE ONE MINUTE MILLIONAIRE SYSTEM IS ORGANIZED

This is not a typical book. In fact, it's two books in one—a nonfiction book, which you're reading now, *and* a novel, which we'll get to shortly.

You may be wondering why we designed such an unusual hybrid.

After having coached tens of thousands of people to financial success, we've learned that people have different learning styles. Generally, they are either “artists” or “engineers.” The artists among you are right-brain “visual” learners. You engineers are left-brain “logical” learners. By using both learning styles, we drive the message home more powerfully. Instead of just “informing” you, we want you to be “transformed.”

Therefore, after these few introductory pages, the book will be divided into distinctly different left- and right-side pages. The right-side pages will tell the fictional tale of a single mother, Michelle Ericksen, who is faced with a terrible dilemma. She needs to earn a million dollars in 90 days in order to reclaim her two children.

Could you make a million if your loved ones' lives depended on it?

The right-side pages are meant to represent the “right brain” of wealth—the drama of the struggle between our dreams and our fears. We hope you will get swept up in the story of Michelle. Put yourself in her shoes—imagine what you would do in her place. How would you handle the challenges she faces? Then imagine taking the place of Michelle's wise guide, Samantha—Sam, for short—and notice what advice you would want to give Michelle. How would you help her cope with her fears? Overcome her oppressive obstacles? What wisdom would you share?

The left-side pages are organized into nonfiction Millionaire Minutes—stand-alone lessons condensed into one- or two-page digests. These form the actual step-by-step guide for becoming an Enlightened Millionaire in a short period of time. The Millionaire Minutes are divided into

distinct modules, which parallel the lessons that Sam imparts and the practices that Michelle comes to embrace.

You'll notice that throughout the novel on the right-side pages certain words and phrases are highlighted, with page numbers in superscript. These page numbers refer you back to the left-side Millionaire Minutes. In the novel you'll see these lessons in action; on the nonfiction side of the book, you can review your grasp of these concepts or, if you read the novel first, you can learn about them for the first time. It doesn't matter if you read the novel or the nonfiction material first. Read them in the order that naturally appeals to you.

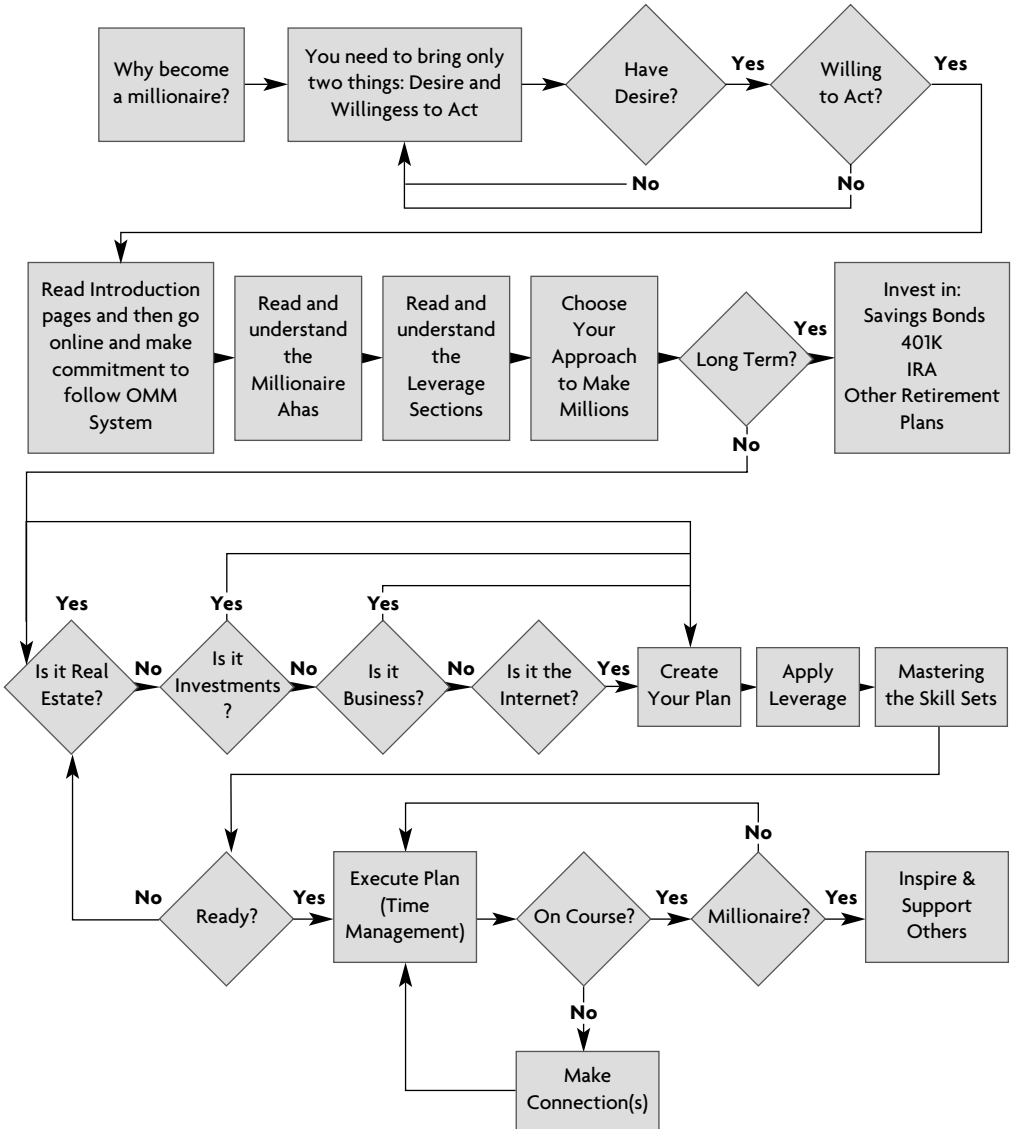
As your mentors, we have used and taught these ideas to tens of thousands of people (in different formats) with great success. Each Millionaire Minute lesson builds on the earlier ones. We also encourage you to follow each stand-alone lesson with a visit to www.oneminutemillionaire.com, our website, for a free One Minute Millionaire exercise designed to deepen your understanding of what is being taught in the particular lesson.

Now, let's find out whether you're an artist or an engineer.

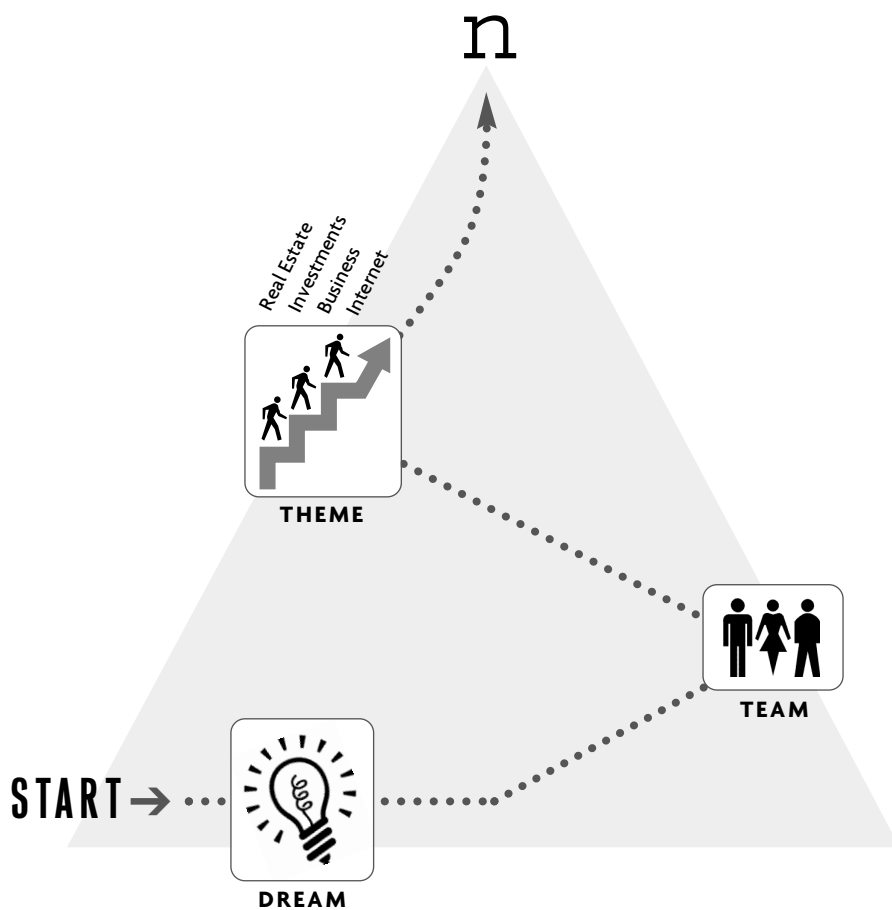
On the next two pages, the process of becoming a millionaire can be summarized in two different ways. Although both approaches contain essential steps whether you're an artist-learner or an engineer-learner, which particular way resonates with you?



THE ONE MINUTE MILLIONAIRE SYSTEM



THE ARTIST'S VIEW



THE MILLIONAIRE EQUATION

Every 60 seconds, someone in North America becomes a millionaire.

That's right. A new millionaire is created every minute of every single day. There are literally millions of millionaires.

Some of these millionaires took 60 years to accumulate that much wealth. Others took less than a year. Some did it in less than 90 days. And a few did it in less than a minute. In this book, we're going to show you a step-by-step process for not only becoming a millionaire, but an Enlightened Millionaire—whether it takes you 60 years or 60 seconds.

The vast majority of millionaires share certain characteristics that almost all millionaires share. You must implement millionaire techniques and strategies. You must adopt the millionaire mind-set—a distinct set of wealth-creating attitudes and beliefs.

After years of research on ourselves and with our own students, we have distilled our system into a three-stage process that we call the Millionaire Equation:

A Dream + A Team + A Theme = Millionaire Streams

1. **Dream:** Building the Millionaire Mind-set—self-confidence and burning desire.
2. **Team:** Attracting mentors and masterminding partners to help make your dream a reality.
3. **Theme:** Selecting and applying one or more of the basic millionaire models for making money fast.

The steps in this book are designed to help you focus on these three critical stages of the wealth process. They form the combination to the vault of financial success.

THE BUTTERFLY EFFECT: ONE MINUTE IS MORE THAN ENOUGH

Every time you wink the stars move.

EMERSON

Edward Lorenz started it all four decades ago. As a research meteorologist at MIT he created a computer program designed to model the weather. Lorenz had reduced weather into a series of formulas that behaved in recognizable weather patterns.

In his superb book *Chaos*, James Gleick recounts a winter day in 1961 when Lorenz wanted to shortcut a weather printout by starting midway through. To give the machine the initial conditions, he typed the numbers straight from the earlier printout.

Something unexpected happened. What he noticed was his simulated new weather pattern had diverged dramatically from the previous printout.

At first he thought his computer had malfunctioned. Then it suddenly hit him. There was no computer malfunction. The answer was in the numbers he had put into the computer. In the original programming he had used six decimal places: .506127. In the second run he had rounded off the numbers to .506. He assumed that the difference—one part in a thousand—would have no real impact. He was wrong. This slight change had made a HUGE difference. This *tiny* change in input had quickly created an overwhelmingly different output!

The formal name for this phenomenon is “sensitive dependence on initial conditions.” Its informal and more popular name is the Butterfly Effect. Simply stated, it means that the tiny changes brought about by a butterfly moving its wings in San Francisco have the power to transform the weather conditions in Shanghai.

W. Edwards Deming came up with a very similar conclusion. Deming is the American statistician who established the Total Quality Movement,

first in Japan, then in the rest of the world. Deming's contribution is historically so important that *U.S. News & World Report* called him one of the “nine hidden turning points in history” (along with the birth control pill and the Apostle Paul).

After over 50 years of statistical study, Deming pointed out that in every process there is a beginning and an end. When you focus on the first 15% of that process and get it correct (its initial conditions), you ensure at least 85% of your desired outcome. By focusing on the first 15% of anything, the remaining 85% will effortlessly follow.

This is what *The One Minute Millionaire* is designed to do. It is a system that creates tiny movements in your thoughts and actions—one minute at a time. It is the first 15% of the process. Get this as close to perfect as possible. Once you do, these tiny one minute corrections will speed up the process of your becoming an Enlightened Millionaire.

ON THE WINGS OF THE ENLIGHTENED MILLIONAIRE

According to the Butterfly Effect, as we explained, the tiny flutter of a butterfly's wings as it bounces gently on the breeze can create enormous changes halfway around the world. Drawing on this respected scientific theory, we believe you can accomplish amazing things with your life—even become a millionaire—using a carefully designed system of focused actions delivered in 60-second increments. We call each of these million-dollar flutters a Millionaire Minute. Now invest but a few minutes as you start to flutter *your* wings and prepare to take flight.

Flutter #1. The Enlightened Millionaire Decision

Everywhere you look, even in these economic times of uncertainty, growing numbers of people are feasting on incredible banquets of prosperity—while most of the rest settle for the crumbs that fall from the table. The journey to financial freedom starts the MINUTE you decide that you were destined for prosperity, not scarcity—for abundance, not lack. Isn't there a part of you that has always known this? Can you see yourself living a bounteous life—a life of “more than enough”?

It only takes a MINUTE to decide. Decide now.

Flutter #2. The Enlightened Millionaire Pattern

How many times will you spend money today? Three? Four? Five times? Rich people look at these *money transactions* differently than most people. Millionaires have a special pattern—a unique way they spend money. During each money transaction, they invest an extra minute. This extra minute makes them rich. That's why we call it a Millionaire Minute. Would

you invest an extra minute during each of your money transactions today if you knew it could make you a millionaire?

Flutter #3. The Enlightened Millionaire Technique

The entire process of becoming a millionaire can be broken down into bite-sized, one minute techniques. In this book, we will teach you more than a hundred of them. Yes, you can become a millionaire one minute at a time.

Flutter #4. The Enlightened Millionaire Moment

A moment occurs in every millionaire's career when everything hangs in the balance—when the temptation exists to turn back. For many, this moment occurs after a devastating defeat or extraordinary failure. Will you be ready for your millionaire moment? When it happens, take a minute. Draw a deep breath. Take another step forward.

Flutter #5. The Enlightened Millionaire Threshold

All great contests come down to the final minute—the last step you take as you cross the finish line—the final dollar that puts you over the top. Won't that minute be exciting?

THE ENLIGHTENED MILLIONAIRE MANIFESTO

What is so important about making money the “enlightened way”? When millions are made the enlightened way, the *process* of obtaining the money makes the world a better place.

One of the Enlightened Millionaire’s goals is to make money. In many ways he or she is acting like the honeybee. The honeybee’s primary objective is to obtain nectar to make honey. While in the process of going after the nectar, the honeybee is actually involved in a much larger purpose. At 90 degrees to the direction of the honeybee’s flight path, pollen is being dusted on its wings. As it goes on its search for more nectar the honeybee is cross-pollinating the rooted botanicals. This cross-pollination is a far more important outcome than making honey, for it results in a beautiful, bountiful garden.

Enlightened Millionaires are honey-money-seeking bees. By focusing on adding as much value as possible in pursuit of making millions, the Enlightened Millionaire is actually increasing the standard of living on the planet. This increase in the standard of living is at 90 degrees to the direction of the Enlightened Millionaire’s flight path.

This 90 degree phenomenon has been defined scientifically by Dr. R. Buckminster Fuller as *precession*. When something is in motion moving toward a specific objective, what happens precessionally, at 90 degrees, is far more important.

Enlightened Millionaires understand this. They know that they must create wealth where everyone wins (creating a win/win situation). When they focus on adding value, what happens precessionally will be positive. They may not fully understand or appreciate all the precessional events as they occur. They just know that unexpected positive things will happen as long as they focus on adding as much value as possible. (See DNA illustration on page xxv.)

In contrast, an Endarkened Millionaire focuses on going for the money without seeking to add value (resulting in a win/lose outcome). When this happens, the precessional events are negative. Thus, the Unenlightened Millionaire's path will not provide a continuous stream of riches over the long term. Eventually the failure to add value stops the flow of money.

Simply put: The more Enlightened Millionaires there are, the better the world is. By adding 1,000,000 new millionaires in the next decade we know that the *precessional cascade* of these new Enlightened Millionaires, as they share their wealth both in knowledge and cash, will change the economic future of the world.

This is our mission: to positively change the world by providing the tools and a path (our system) to those who commit to become Enlightened Millionaires. When this happens, it will generate billions of dollars focused on the well-being of humankind.

THE DNA OF THE ENLIGHTENED MILLIONAIRE

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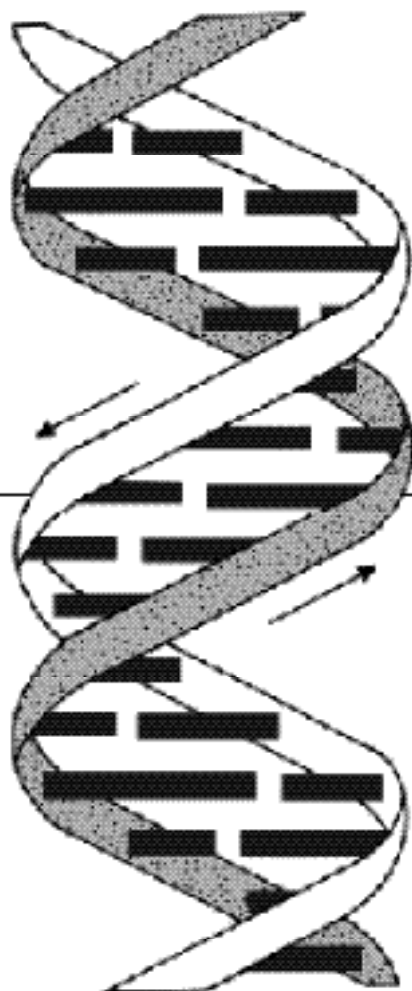
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Innovation
Charity
Tithing
Altruism
New Opportunities
Lower Prices
Abundance

Nobility
Fulfillment
Joy
Happiness
Honesty
Selflessness
Altruism

Scarcity
Lack
Lawsuits
Fraud
Misunderstandings
Arguments
Strife
Higher Prices

Greed
Selfishness
Dishonesty
Ugliness
Sadness
Depression
Emptiness
Pettness



PRINCIPLES OF THE ENLIGHTENED MILLIONAIRE

We believe that all wealth comes with privileges and responsibilities. The privileges are well documented: money freedom, time freedom, relationship freedom, spiritual freedom, physical freedom, and the ultimate freedom—the freedom to discover and develop your own unique genius. To become an Enlightened Millionaire is to be free to be, do, and have whatever you desire as long as it hurts no one and simultaneously helps others.

An excellent example is Newman’s Own, a company started in 1982 by actor Paul Newman and his longtime friend author A. E. Hotchner. As it states on their website, www.newmansown.com, *It started out as a joke and got out of hand.* The idea came from the Newman family’s tradition of giving away bottles of their now famous Oil and Vinegar Salad Dressing as a Christmas gift. Then someone suggested that if it was good enough for family, it might be a great product. The company was founded upon two principles: (1) top-quality products without the addition of artificial ingredients or preservatives and (2) all profits would be donated to charity. Their tongue-in-cheek motto is, “Shameless Exploitation in Pursuit of the Common Good.”

The company was immediately successful, donating over \$1,000,000 to charity in its first year. Since then the company has expanded its product line into salad dressings, pasta sauces, salsas, popcorn, lemonade, ice cream, and steak sauce. More than \$125,000,000 has been donated to thousands of charities, including children’s programs, disaster relief, environmental causes, medical research, affordable housing, hunger relief, organizations that aid the elderly, and the arts. This is a perfect example of the Enlightened Millionaire in action—the noble combination of business and philanthropy.

The Enlightened Millionaire pursues a principled approach to wealth:

First, do no harm. Borrowing from the Hippocratic oath that many doctors take as they graduate from medical school, the Enlightened Millionaire commits to avoid any wealth-building activities that harm or impoverish other people. Create only abundance, never scarcity. This means creating wealth in an ethical, honest, and win/win manner.

Second, do much good. The Enlightened Millionaire enjoys creating wealth that improves the lives of many people. The goal is to enrich oneself while enriching others.

Third, operate out of stewardship. Enlightened Millionaires are stewards over their financial blessings—enjoying the privileges of financial success while creating an ongoing legacy to bless others. Many Enlightened Millionaires feel a personal “calling” to provide support to one or more specific causes (such as Jerry Lewis and muscular dystrophy). The goal is not to amass personal wealth for its own sake, but to ultimately create a perpetual giving fund to support worthy causes. In other words, your wealth is not just for you (selfish), but for blessing the lives of many people (selfless). The first proof of your commitment to make money to bless other people is to give at least the first 10% away.

We want to inspire a million millionaires to give 10% of all they earn each year back to their communities—to improve the lives of others around them. When this happens, it will generate BILLIONS of dollars focused on improving the well-being of humankind. For years, both of us have been dedicating 10% of all our earnings back to our communities. Please visit our website at www.oneminutemillionaire.com for details.



THE ENLIGHTENED MILLIONAIRE COMMITMENT: THE FIRST STEP

Take the first step in faith. You don't have to see the whole staircase. Just take the first step.

MARTIN LUTHER KING JR.

No matter your present circumstances, the first step to making your first million is the commitment to become a millionaire.

At some level we are all familiar with what commitment means. Yet many of us do not understand the essential elements needed to make it real, to capture its magic.

To have a genuine commitment requires two things. The first is *desire*. The very fact that you have read this far is proof that you have desire. The second is *faith*. You need to commit on faith. We have the tools and the system that will allow you to become a millionaire. You need to have the faith in the process.

With your desire and your willingness to have faith in our proven system, commitment will emerge. It will strengthen as you take each enlightened One Minute Millionaire step.

Hans Selye, the pioneer in the understanding of human stress, was often asked the following question. "What is the most stressful condition a person can face?" His unexpected response: "Not having something to believe in."

The good news is, you don't have to believe that you can be an Enlightened Millionaire. Let us believe that for you. We know our system works. What you need is the desire and enough faith to follow the steps we present in this book. When you do this, you will be on your way to becoming an Enlightened Millionaire.

Now choose to be an Enlightened Millionaire by signing on the next page:

Enlightened Millionaire Commitment

I hereby decide to become an Enlightened Millionaire so I can eliminate my money pressures, enjoy a life of complete financial freedom, and share my abundance with others.

Signed this _____ day of _____ 200__.

Your signature

As a further demonstration of your commitment, please go to www.oneminutemillionaire.com and sign up. It's free. We will e-mail you a certificate of commitment memorializing your critical first step. Or write us at One Minute Millionaire, P. O. Box 7665, Newport Beach, CA 92677 or call 1-888-ONE-MILL (1-888-663-6455) and tell us you're committed.

THE ENLIGHTENED MILLIONAIRE COMMITMENT: THE SECOND STEP

*God does not give a lick of an ice cream cone without
wanting you to have the whole cone.*

MARSHALL THURBER

Congratulations! If you have gotten this far you have taken the first step—the first lick of the ice cream cone—and you are on your way to becoming an Enlightened Millionaire in the shortest possible time.

This second essential element of the magic of commitment is action. Besides having a strong belief, commitment boils down to behavior.

All of us have multiple commitments: self, family, career, friends, and community. Each day you take multiple actions that line up with these commitments. That is, you take committed action.

To earn a million dollars quickly, you must be willing to take similar committed actions directed toward becoming an Enlightened Millionaire. You must be willing to travel a path that reflects “Enlightened Millionaire congruence,” where there is integrity between desire and action. When this happens, the magic of commitment starts to unfold.

If you have not yet done so, go to www.oneminutemillionaire.com and sign up. By sharing your commitment with us, you are taking a major step (you are taking action) that will dramatically improve your probability of becoming a millionaire quickly.

As a One Minute Millionaire member you get free website trainings. There you will find a series of exercises designed to support you in becoming a One Minute Millionaire. In addition, as part of your free membership, you will receive a series of daily One Minute Millionaire Minute e-mails. Each daily e-mail is designed to inspire you to continue climbing your Millionaire Mountain.

TWO WAYS TO MILLIONIZE YOUR LIFE

There are two routes for climbing the Millionaire Mountain: the long route and the short route.

First, let's talk about the long route. The long route is the safest and easiest. You can literally become a millionaire by investing as little as a dollar a day (\$30 a month). Study the following chart.

HOW THE INVESTMENT OF ONLY ONE DOLLAR PER DAY GROWS INTO \$1,000,000

% Interest	Number of Years to Grow into a Million Dollars
3%	147 years
5%	100 years
10%	56 years
15%	40 years
20%	32 years

To become a millionaire in your lifetime, all that is required is (1) the ability to find investments that yield at least 10% annually after taxes (as in your tax-deferred retirement account) and (2) the discipline to keep up the process, year in and year out.

The following chart tells the story of what can happen if individuals save a dollar a day from the day they are born until they reach retirement age.

A DOLLAR A DAY INVESTED AT VARIOUS INTEREST RATES FOR 66 YEARS

	% Interest	=	Amount Accumulated
<i>(Hidden in a mattress)</i>	0%	=	\$24,000
<i>(In a savings account)</i>	3%	=	\$77,000
<i>(Certificates of deposit)</i>	5%	=	\$193,000
<i>(Corporate bonds)</i>	8%	=	\$1,000,000
<i>(Growth mutual funds)</i>	10%	=	\$2,700,000
<i>(Aggressive growth mutual funds)</i>	15%	=	\$50,000,000
<i>(Real estate, businesses)</i>	20%	=	\$1,000,000,000
			(That's One Billion!)

Yes, you can even become a *millionaire* on the investment of a dollar a day—given enough time and the right interest rate. But this is the long route—it certainly isn't the way most of us want it. We want it FAST! And that is definitely possible, as we will show you. But while you're creating rapid wealth, why don't you also take the long route at the same time? Put aside \$50, \$100, \$500—as much as you can afford—every month, from now on. It's simple. It's easy. It can be automatically deducted from your bank account. Then, if you make a million the fast way, so much the better. But no matter what happens, you'll still be a millionaire—sooner or later. Agreed?



A DOLLAR A DAY, A MINUTE AT A TIME

No matter your present circumstances, here are the four steps to your first million.

1. Decide that it's okay for you to become a millionaire.

Some people believe that the accumulation of wealth is an unworthy goal. Before you begin your journey to become an Enlightened Millionaire, search your attitudes to make sure you are willing to create wealth in a way that will support your inner beliefs and values.

2. Practice imagining yourself enjoying an abundant lifestyle.

All great fortunes started in someone's imagination. See yourself living in the home of your dreams, enjoying ideal relationships with friends and loved ones, contributing to the world through your own unique talents and abilities. Imagine the fortune you could create and the good it could do. Believe it and you will see it.

3. Spend less than you earn.

But how? Pay yourself first. Deduct 10% off the top of your income, and deposit it into your investment account. Convert all your credit cards except one to debit cards so it is impossible for you to go into debt. Then live on what is left over.

4. Invest the difference.

Invest your 10% surplus into investments that can earn at least 10%. A dollar a day invested at 10% interest becomes a million dollars in 56 years. In other words, anyone can become a millionaire by investing only a dollar

a day—30 bucks a month. If you want to become a millionaire faster, then invest more money or find ways to make your money grow at higher rates of return.

You can become a One Minute Millionaire.

- ▲ It only takes a minute to decide it.
- ▲ It only takes a minute to visualize it.
- ▲ It only takes a minute to save it.
- ▲ It only takes a minute to invest it.

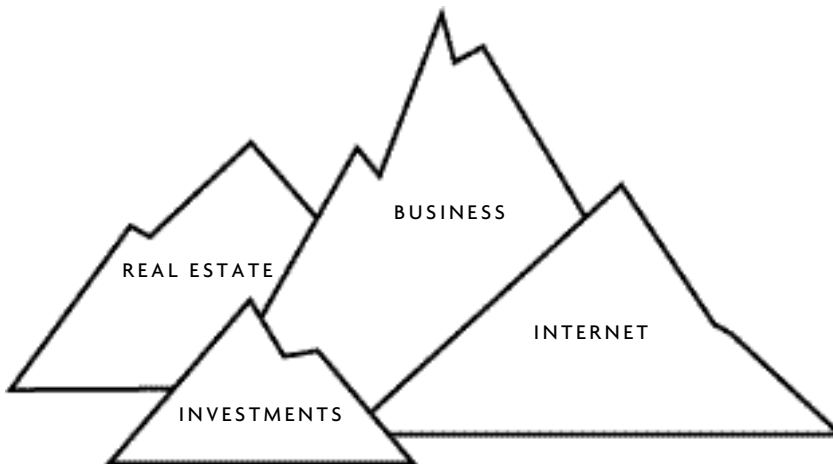
A dollar a day—a minute at a time—you can get there. Slowly but surely.

Now, let's talk about the fast way. . . .

CHOOSING YOUR MILLIONAIRE MOUNTAIN

In the whole wide world of money there are only four major ways of becoming a millionaire. No matter what your background, you can learn to master one of these areas.

1. Investments: Accumulating shares of stock, bonds, CDs
2. Real Estate: Owning properties
3. Business: Marketing products, services, or ideas
4. Internet: Expanding possibilities



We call this the Mountain Range of Wealth. A lot of routes can be taken to the top of each mountain. We will teach you many different models for creating wealth later on in this book. But for now, realize that you will probably reach your million-dollar goal with a combination of all four. Suppose you make a fortune by launching a home-based business.

You'll still need to invest your excess cash in the stock market or other forms of passive investment. Certainly, you will need to buy some real estate along the way—and if you can buy it at wholesale prices instead of retail, it can make a huge difference.

For now, just be aware of the four major mountains. Make an initial “gut” decision to choose one mountain—something that you sense is going to be your primary investment vehicle. Suppose you were enrolled in a University of Money. Which of the four mountains would be your “major”? Which would be your “minor”? Which mountain interests you the most? Which one scares you the most?

Imagine yourself in conversation five years from now. Try these words on for size:

“I made my millions in real estate.”

“I made my millions by investing in the stock market.”

“I made my millions in business.”

“I made my millions on the Internet.”

Which one seems right to you?

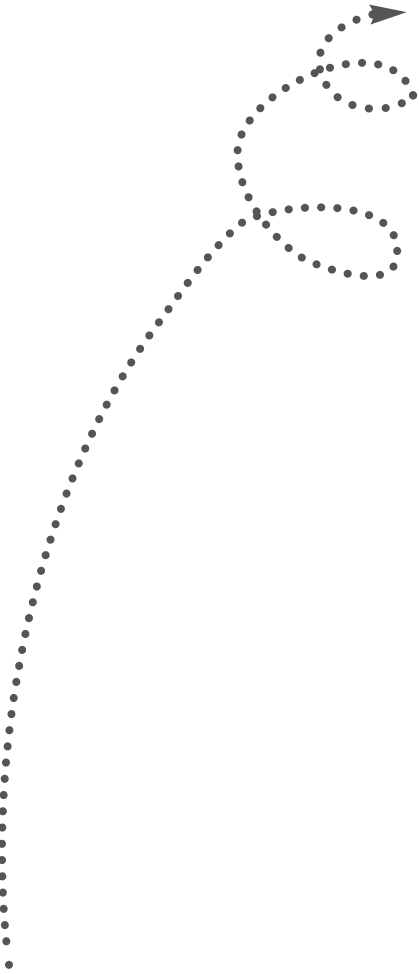


DO YOU HAVE WHAT IT TAKES TO BE AN ENLIGHTENED MILLIONAIRE?

How would you like to compare yourself to the habits and traits of hundreds of modern-day millionaires? As you read the pages of this book, you might find it interesting to take a simple online test to help you determine whether or not you have the “right stuff” to become a millionaire. Please go to www.oneminutemillionaire.com and log on to *Do you have what it takes to be an Enlightened Millionaire?* diagnostic and follow the instructions. This statistically valid study is based on the habits and traits of hundreds of millionaires.

Please answer the questions honestly. Once you have answered the questions you will have your answer instantly. This diagnostic will give you an excellent idea of the probability of your becoming an Enlightened One Minute Millionaire.

THE ENLIGHTENED WAY TO WEALTH



**THE STORY OF THE
ENLIGHTENED
MILLIONAIRE**



THE MILLIONAIRE AHAS



PRINCIPLES

are

simple

yet powerful

models that help

us understand how the

world works. Principles

generate the same result each

and every time—no matter where,

when, or who uses them. Principles

work when you work them. Gravity is a

principle. When you wake up in the morning,

you don't have to question which way your foot

will go when you get out of bed. It goes down, never

up. Likewise, two times two always equals four. It never

equals five. Principles don't wear out, rust out, or give out.

They last forever. They are timeless and tireless. Principles

cannot be overused. Life is the process of discovering principles—

of discovering what works. If you want to make rapid progress,

don't fight against principles—flow with them. Say these words aloud:

“I discover the principles that work and work them. I am forever learning

new principles that interaccommodate with what I already know, to the

betterment of my life and my world. As principles are revealed to me, I

cheerfully record them, use them, and share them. Principles are,

without question, the fastest way to what I want.”

Are there principles for the creation of wealth?

We believe that there are at least 24 Principles of Wealth. We call

them AHAs . . .

Michelle was always grateful that her children weren't in the house when she noticed the red light blinking on the answering machine. It was her husband, Gideon, calling from his car to tell her he'd be a little late getting home. Nicky and Hannah never heard how their father's cheerful rendition of "Puff the Magic Dragon," intended for them, was interrupted by the jarring screech of his brakes, of metal against metal, of cars colliding. Michelle, alone in the kitchen while the kids scampered happily around the backyard with their small menagerie of pets, played the message over and over, hoping it would end differently.

She learned later from a grim-faced state trooper, clutching his hat in his hand, that her husband had been the only fatality of a four-car pileup. The drunk who caused the accident spent a day in the hospital and then was released to his girlfriend.



Most of the town of Deer Creek, Colorado, came to the funeral. Michelle's friends arranged a wake at her house following the trip to the cemetery.

Michelle sat on a folding chair in the living room. On her lap, she balanced an untouched plate of spanikopita and fruit salad that her friend Summer had handed her. With her eyes lowered, all she could see were anonymous bottom halves of people milling about. Slowly she registered that a couple was approaching: a man in a black suit and a woman with dimpled knees under sheer black hosiery. Gideon's parents.

Reluctantly, Michelle looked up. Anthony Ericksen stood over six feet, his wife just a few inches shorter. Anthony's strawberry blond



THE FIRST AHA: EVERYONE MANIFESTS



*Everyone thinks that the principal thing to the tree is the fruit,
but in point of fact the principal thing to it is the seed.*

FRIEDRICH WILHELM NIETZSCHE (1844–1900)

Look around you. Everything you see began as a thought in someone’s mind. The chair you sit on. The table you work at. The car you drive. The house you live in. The clothes you wear. The television you watch. First, a thought. Then, a thing—brought forth out of nothing. Voilà! There it is. Everything begins as a thought.

The verb for turning thoughts into things is *to manifest*. It comes from the Middle English word *manifestus* meaning “visible” and the Latin word *manus* meaning “hand.” When you manifest something, you metaphorically reach your hand through the invisible curtain separating the tangible world from the world of imagination and pull your desired object into existence.

First, you *think* it, then you *manifest* it. You “materialize” it. You cause it to appear.

Everyone manifests. Some people manifest abundance. Others manifest lack. If you don’t have what you want, examine your thoughts. Ask yourself, “How did I manifest this?”

You are the fruit of the thoughts you have planted and nourished. If you want a better harvest, you must plant better thoughts. Just like an apple seed will not produce a peach tree, poor thoughts will not produce prosperity. As surely as the acorn becomes the oak tree, the images in your mind become your reality.

Thoughts *are* things. Every thought has a consequence. No thought lives in your brain rent-free. Each thought is a pebble dropped into the pond of your life—the ripples are real. The more intense the thought, the more

hair was only flecked with gray, and so abundant that Michelle suspected a transplant. His eyes were swimming-pool blue. Natalie, with the help of a face and eye lift, radiated an imperious beauty at 60.

The Ericksens had always disliked Michelle, and it had been difficult for her not to return the sentiment, though she had been as polite as possible for Gideon's and the kids' sake. But seeing them now she felt a stirring of pity: They had lost their only child.

They stopped in front of her. Anthony stood stiffly. Natalie looked around, as if to see who was watching them. Michelle didn't know what to say. "*I'm sorry*" is always best in situations like this, she thought. Maybe that's what they would say to her, too.

Then Natalie whispered, "You know, dear, I would have been happy to help you buy something nice for Nicky and Hannah to wear to their father's funeral."

Michelle remained speechless. She glanced over at her children. They were in a favorite spot next to the fireplace, Nicky holding Hannah's hand. She had heard him say to his sister that morning, "I'll be like your daddy now." With her free hand, Hannah held Mr. Moo-Moo up to her cheek. Mr. Moo-Moo was the yellow-and-pink blanket that Michelle had crocheted for her while she was pregnant and hoping for a girl.

Nicky was a precocious seven-year-old: a serious reader, excellent in math, and reflective to the point of being almost somber. He loved sports, especially baseball. Hannah was five and completely unaware that she was stunning, with curly auburn hair and radiant fair skin. Her appearance favored the Ericksen side. Michelle had straight brown hair, brown eyes, and an olive complexion.

Hannah was bright, like her brother, but she did struggle with shyness. That struggle was on Michelle's mind when she said weakly, "I'm a good mother."

"We can see that," Anthony observed, looking toward Nicky and a small bandage he sported on his forehead, the result of an errant line drive he'd tried to field only days ago.



powerful the outcome. An angry thought gets picked up like a radio wave. People can sense it. Animals can smell it. The whole energy system surrounding you is infected. Weed out such thoughts.

Think positive thoughts, intensely. Grow enthusiastic images, boldly. Speak only wonderful words to yourself, constantly. Feel fantastic, NOW! This colors your view of the world. Like a magnet, you attract the resources necessary to manifest the world you desire.

Everything manifested around you made someone a fortune. Everywhere you look, you can see it. The chair you sit on. The table you work at. The car you drive. The house you live in. The clothes you wear. The television you watch. Everywhere you look—every *thing* you see has made or is making someone millions. There are millions of enlightened ways to manifest a million dollars. We want to be your manifestation coaches. We want to support you in changing your economic future. Together we can change the economic future of the world.

THE SECOND AHA: BE-DO-HAVE



To Fly As Fast As Thought

To Be Anywhere There Is

You Must First Begin By Knowing

That You Have Already Arrived

FROM JONATHAN LIVINGSTON SEAGULL, BY RICHARD BACH

Properly adding a million dollars to your net worth is a primary objective of this book. Yet to reach this objective—the Enlightened Millionaire way—you must follow three steps in a specific order. They are:

“He was playing baseball!” Michelle raised her voice now. She *had* felt guilty, had reproached herself that day all the way to the emergency room, would probably still be thinking about it if it hadn’t been for . . .

“We’ll make this brief,” Anthony said crisply. “It’s no secret that you weren’t our first choice for a daughter-in-law.”

You weren’t exactly my first choice, either, she thought.

“I always saw Gideon as taking over Ericksen Timber . . . before you entered the picture. . . . Now he’s gone.”

Michelle had been trying so hard not to cry, but now the battle was lost, and the tears rolled down her cheeks. A few grapes slid off the plate in her lap. She patted down her loose-fitting plum dress, one of the few dresses she owned. But no pockets, no tissues.

“He never wanted Ericksen Timber,” she whispered.

“The bottom line is that we have one thing left to us,” Anthony retorted. “Just one. Our grandchildren. And Nicky is my last chance for an Ericksen heir.”

“What do you mean?” Michelle asked.

“This isn’t the right time, but there never *will* be a right time,” Anthony said stonily. Although he gave no perceptible signal, a black-suited man with gray hair suddenly appeared from behind Anthony and handed Michelle a sheaf of papers. “Mrs. Ericksen, I am serving you with a legal document,” the man said in a practiced tone, quickly stepping away from her.

Michelle cautiously placed the papers on the coffee table. The words *Ericksen v. Ericksen*, in larger letters at the top, leapt out at her. But her head was throbbing too hard to try to read anything, let alone legalese.

“We want custody of the children,” Anthony said.





Of course, to become an Enlightened Millionaire you must DO what you love, add enormous value, and leverage it (more on this later). While these *DOing* steps are critical they are not the first priority. *BEing* comes first! You must first BE an Enlightened Millionaire.

The Enlightened Millionaire knows and acts from the space that

1. abundance comes from making others better off, and
2. the primary reason to get is to have more to give.

For the Enlightened Millionaire, it's all about giving. It is rarely about getting. Giving springs from the wellspring of the abundance that exists. Enlightened Millionaires give because that is who they are—it's the highest manifestation of their true nature. It comes from their BEING.

You must BE an Enlightened Millionaire before you DO anything. From that "BE" space you DO what needs to be done to add as much value to the world as possible. As a result of your Enlightened *Beingness*, your behavior or *Doingness* will be appropriate in each situation.

Granted, it is possible to make millions of dollars by doing and undoing. However, you won't experience the peace, gratitude, and sense of wealth that come from the added-value approach of the Enlightened Millionaire. You will also miss the joy of tapping into the *ocean of abundance*, one of the greatest of earthly pleasures.

When both the *BEing* and *DOing* are correct, you will HAVE your desired outcome. You will have riches beyond your wildest dreams.

A leaf fell onto Michelle's lap.

Autumn. Everything will die.

On Courtney's deck, Michelle sat in a wicker chair, looking out at the yard below, where a few flowers still bloomed. There were marigolds and petunias, although the pink and reddish-purple pansies were no longer vibrant.

She caught the look that Courtney and Summer were exchanging. "I'm all right," she said. "It sure helps being with you guys."

Courtney Dillon and Summer Bindman were two of Michelle's oldest friends—natives, as was she, of Deer Creek, and classmates from high school. Summer was a sweet, naïve soul whose nurturing personality served her excellently in her job at a senior center. Courtney was the practical one of the trio. A few years ago she had opened her own craft store, The Feathered Nest, which sold work by local artists and craftspeople, such as paintings, ceramics, and the quilts that Michelle loved to make.

"We're worried about you," Courtney said.

"Whatever happens, you can't give up," Summer encouraged her.

The two women sat on the opposite side of a table set with tea things. Summer could have passed for a teenager from a distance, with no makeup to cover her abundant freckles. Courtney, as usual, looked as though she had stepped out of the Talbots catalog, in a tweed skirt and twinset.

"Things *are* looking a little grim at the moment," Michelle said. She tried to speak lightly, but what she had to say only depressed her more.

Michelle was insolvent. She and Gideon had taken out a second mortgage to help launch Gideon's Gadgets. He was gifted at designing clever, useful things, though the company hadn't quite taken off the way they'd hoped. He was on his way home from showing the prototype of his latest gadget—a futuristic cell phone holder that no one seemed to want—when he was killed.



THE THIRD AHA: LIVE LIFE ABOVE THE LINE



Whenever something doesn't go as expected, most of us tend to "blame" someone else for what went wrong. In doing so, we lose a tremendous learning opportunity.

The world makes progress by learning from mistakes. When we blame someone, it gives that person power over the situation. For example, "*If John had done what he agreed to do, then this would never have happened.*" That may be true. However, this statement gives John the power over the situation, and we usually learn very little from the experience.

If we avoid the trap of laying blame, we sometimes tend to *justify* what happened. "*I would have gotten the job done except that I had traveled all night yesterday and I was too tired to focus on the project today.*" This is just another form of blame. Instead of blaming a person, we blame the circumstances. Again, no matter how reasonable the justification, we lose an opportunity to optimally learn from the situation.

If we get beyond blaming and justifying, there is another level of sub-optimal learning. That is shame—beating yourself up; "*I did the dumbest thing!*" Instead of blaming another person or the circumstance, we blame ourselves. This too reduces the opportunity for learning.

Where, then, is the optimal place to view life experiences? From the point of personal responsibility—from above the line.

↑ L E A R N
↓ B L A M E

As budding entrepreneurs, Michelle and Gideon were good at the creative part, the brainstorming, the *fun* things of running a small business, but less effective when it came to the mundane tasks, like bookkeeping. That's probably how they let Gideon's life insurance lapse.

Michelle was an expert quilter and an organic cook, but if it had once been possible to turn one of these skills into a stream of income, there was no time for that now. Gideon's Gadgets had been a failure, and it seemed unlikely that there would be seed money for another new business in the near future. The house would be gone soon, and a job brewing espresso or bagging groceries simply wasn't going to pay the rent and feed and clothe her children, even in the simple style that they had always embraced.

Meanwhile, the Ericksens were not going to make things any easier. Michelle could not seriously believe that the Ericksens would take her children away from her. But she could not dismiss the possibility, either, simply because of who they were: not just the oldest and wealthiest family around, but among the most powerful. The Ericksens' influence circled Deer Creek like a python strangling its prey. Anthony played chess weekly with the mayor. Ericksen Timber employed hundreds of the residents. Natalie was on the board of every local charity that didn't espouse too left wing a cause; her favorite was one that helped foster children.

"I still don't understand why you just can't sue the driver, and get some money that way," Summer said plaintively.

Michelle started to answer but was relieved when Courtney took over. "Summer," she began with a failed attempt at sounding patient, "have you ever heard the expression 'You can't squeeze blood from a turnip'? The drunk wasn't insured, and he didn't have any money."

"But isn't it a crime to drive without insurance?"

"Yes," Courtney said. "It's also a crime to drive drunk. But even if this upstanding citizen goes to jail, and I hope to God he does,



Granted, we may not be responsible for everything that happens. However, the more we are willing to view the world from this vantage point, the more the reins to life are in our own hands. By operating “above the line,” each of us has optimal control, direction, and command over our existence. From this perspective, “free will” surfaces in each individual action or omission, allowing us to learn as much as possible from each situation.

Life is a succession of choices. The Enlightened Millionaire embraces each outcome from “above the line.” As much as possible is learned from each situation. As a result, the next choice is more likely to be wiser.

Choose to look at everything from above the line. The Enlightened Millionaire does.

THE FOURTH AHA: ABUNDANCE IS YOUR NATURAL STATE



*Out of abundance He took abundance and
still abundance remained.*

THE UPANISHADS

The Universe is fundamentally abundant. There is no shortage, except in our own mind.

Infinite money potentially awaits each of us who apply the principles of acquiring it. You can decide to become wealthy and abundant now, and the Universe will cheerfully provide. Opportunities and blessings come to individuals who embrace an abundant attitude. Others everywhere have created abundance, so can you.

that's not going to put any money in Michelle's pocket. Michelle, what about *your* auto insurance?"

"We just carried the minimal amount," Michelle said. "It'll just cover the funeral and a month of groceries."

"But—"

"I know what you're going to say," Michelle interrupted. "We waived uninsured motorist coverage."

The three were silent for a few moments. Michelle's gaze drifted out to Courtney's backyard again, as she considered that the savings in their rather minuscule bank account was about to vanish forever. She absently watched as one of the season's last butterflies fluttered above the fading flowers. She wondered where the butterfly would seek shelter in the colder months and if it would live to return in the spring.

"You know, I've just got to get away," Michelle finally said, rather blankly.

"Like where?" Courtney asked.

"There's my Aunt Ginny, up in Cheyenne. The kids adore her, but we don't get to see her very much. Which is too bad, because she's pretty much the only extended family we have."

Summer nodded encouragingly.

Michelle's plan blossomed in front of her, giving her something to think about besides death and being harassed by her in-laws. "We can go today and stay over the weekend."

"Go for it," Courtney agreed. "It'll do you good to get away."



A couple of hours later Michelle headed out to Eleanor Roosevelt Elementary, where Nicky was in second grade and Hannah had just started kindergarten. She had stopped at home and packed for herself and the kids, then filled the Chevy with gas. She and Gideon



Once you embrace, experience, and choose to express it, there is only abundance. Who can absorb all the abundance of a magnificent sunset? There is absolute plenty for each of us to drink, absorb, photograph, and share. And it returns again and again—it's endless. In fact, sharing always creates more.

The principle of abundance is exactly the same. The dictionary defines *abundance* as “great supply, plentitude, sufficiency, more than enough.” It is a principle that cannot wear out, rust out, get tired, or not deliver the goods. Abundance is. Once you own the principle, the results that follow must be abundant. Abundant thinking multiplies, magnetizes, and magnifies whatever is focused upon.

What is the significance of this? It means there is *more* than enough to attend to the needs of everyone, everywhere and simultaneously create a sustainable ecology and economy.

Real-life models of abundance include such wide-ranging examples as Mother Teresa, Dr. Maya Angelou, Oprah, Paul Newman, Art Linkletter, and Bill and Melinda Gates.

To “out-picture” abundance, we first must successfully and repetitively “in-picture” a mental state of abundance. Why? Because our state of mind creates our state of results. Affirm the following each morning and night for the next 30 days or until it becomes *the truth* for you. Preferably, do this just prior to sleep and just before getting out of bed in the morning. Repeat it with feeling, belief, imagination, and acceptance:

I am abundant in every good way.

Infinite money is mine to earn, save, invest, exponentially multiply, and share.

My abundance is making everyone better off.

I embrace abundance and abundance embraces me.

had not even owned the old van outright, and it didn't have much life left. She hoped it would get her to Wyoming that night.

Pulling up to the Cyclone fence around the playground Michelle spotted Nicky and Hannah waiting at the main gate, as they always did, along with the other children who were waiting for rides home. Michelle bit her lip hard when she saw them. Nicky slumped against the fence while Hannah sat on the pavement, far away from the central group of children. They were both looking down. Hannah's hair, always a challenge to tame, looked ratted and tangled. Nicky's shirt was half tucked in and half drooping out. Michelle wondered, did she comb their hair that morning? Had any of them brushed their teeth in the past 12 days?

They just lost their dad.

For the sake of the children, she knew, she had to get herself together. She was the grown-up. She didn't especially feel like behaving like one, but right now she was going to do the best acting job of her life.

She took her place in the line of cars parked alongside the school, put the van in park, then leaned across the front seat to roll down the window and flash her children a cheery smile. "My Lord and Lady, your carriage awaits," she said playfully.

Nicky and Hannah did not respond for a moment. Then they looked up and slowly registered her presence. Michelle jumped out and went around to slide open the door to the rear seat. She took a deep bow. "Your loyal servant has a surprise for you."

Neither of the kids replied. They seemed to have barely enough energy to hoist themselves up into the van. "Put on your seatbelts," Michelle reminded them.

"Mom, what's going to happen?" Nicky finally asked as they drove away from the school. "I don't want to go live with Grandpa and Grandma. They're really strict."

"Well, *that* I don't think you have to worry about, Nicky, honey." Perspiration made her hands feel slippery on the wheel. She had



THE FIFTH AHA: GIVERS GET



*He which soweth sparingly shall reap also sparingly;
and he which soweth bountifully shall reap also bountifully.*

2 COR 9:6

The dictionary defines *paradox* as an act or statement that on one level of meaning seem to contradict itself. Yet at a higher level (often called the “meta level”) there is a deeper truth or understanding.

Properly adding a million dollars to your net worth is a primary objective of this book. Yet to obtain this you must first *give*. This is one of the Enlightened Millionaire’s paradoxes. On one level this makes no logical sense. How can someone *give* before someone *gets*? This is not possible using ordinary logic. Yet on the meta level, that is exactly what happens.

As many of the ancient texts read, “*Give, and it will be given to you.*” Reflect for a moment; aren’t the people with the most friends the ones who are the most friendly? Aren’t the people who receive the most love the most loving? This is the Enlightened Millionaire’s principle of “Givers Get.” This is the fundamental Enlightened Millionaire’s paradox.

Embracing this paradox is a combination of faith and action. It is the process of standing on the edge of a cliff and trusting that there is a fabulous world of abundance in the valley and then leaping. As in a poem by Apollinaire,

Come to the edge, he said.

They said, we are afraid.

Come to the edge, he said.

They came,

He pushed them

And they flew.

been edgy about driving since Gideon's death. "You might have to go see them sometimes"—she had a feeling they were going to get court-mandated visitation—"but you'd want to go see them sometimes, wouldn't you?" Her voice cracked. She sought out their faces in the rearview mirror, which allowed her to see only the top right corner of Hannah's head and the left half of Nicky's face. Suddenly Hannah dropped out of sight entirely. She had, Michelle knew, collapsed into Mr. Moo-Moo, who was forbidden at school but who had been waiting for her in the backseat.

"This isn't the way home, Mom," Nicky said.

"That's right," Michelle said. Her voice was high-pitched with false good cheer. "I just called your Aunt Ginny. We're going to visit her for the weekend."



Driving northeast, the sun was behind them. Just before it set they stopped at a roadside diner to eat. In the gathering dusk the three of them got back in the van. Just before she pulled out of the parking lot, Michelle felt the first shallow waves of what she knew was a panic attack lapping at her, even though she had never had a panic attack. It was, as nearly as the police had ever pinpointed it for her, within a half hour of the time that Gideon had died. How would she see in the dark? What if the van broke down? When was the last time they had taken this jalopy in for a tune-up?

The kids settled into their seats, full of greasy food and oblivious to her terror. Or so she thought. Because suddenly Nicky asked, "Do you think Daddy's watching us now?"

"Of course he is," Michelle replied, too loud and too eagerly, but feeling the relief flood over her and the panic recede. *Gideon, ask the Lord to protect me. I bet He really thinks you're great. Maybe that's why He couldn't wait to get you there. . . . Tell Him that joke about the skeleton who comes in the bar. Okay, maybe not that one.*



We learn that “givers get” only through the experience. Behaving this way, often a little hesitantly, opens us to the spiritual dimension of wealth building. Give your time, your approval, your smile, your advice, your wisdom, your compliments, your sense of humor, your talent, your attention, your encouragement, your love. All these things will flow back to you in abundance. The spiritual dimension expands, multiplies, and adds value to all that is given.

Giving as you get acknowledges the Universe as truly abundant. Giving taps into the spiritual dimension that multiplies us, our thinking, and our results. The Enlightened Millionaire knows this: There is an ocean of abundance and one can tap into it with a teaspoon, a bucket, or a tractor trailer. The ocean doesn't care.

THE SIXTH AHA: CHANGING YOUR REALITY IS A SNAP



Do you ever talk to yourself?

Many people have a positive internal voice that encourages them—especially when they've done something good. It's like their own personal cheerleader: “*You can do it.*” “*Go for it.*” “*Good for you!*” “*You did it!*” “*Way to go!*”

Do you have a voice like that?

Some people have a voice that is more skeptical: “*Who do you think you are?*” “*You can't do that.*” “*What an idiot.*” “*Why are you so stupid?*” “*You can't do anything right.*” “*You're so clumsy.*”

Sometimes, without being aware of it, this skeptical voice talks us out

She popped in a Raffi tape that Hannah loved. Nicky complained that it was for babies; he wanted to hear the Backstreet Boys.

“As soon as we get to Wyoming, we switch,” she promised.



Forty-five minutes later it was completely dark and she had her high beams on. A little of her nervousness had returned, but once they crossed into Wyoming they'd only be another half hour away, and they'd easily arrive at Aunt Ginny's by nine. She was struck again by the impulsiveness of the trip, but it was like her to make last-minute plans, and she thought the kids had always enjoyed her spontaneity. She knew Gideon had.

“There it is,” she said. Her headlights reflected off the small green sign that told them they were entering “The Equality State.”

“You know that Wyoming was the first state that gave women the vote,” Michelle said. The silence in the back made her realize that her children had fallen asleep. She instinctively pushed the gas pedal a little harder, as if freedom waited on the other side of the sign racing toward her.

The road had been deserted, so she was startled a moment later to see the blinding red, blue, and yellow lights in her rearview mirror. She slowed down so the patrol car could pass her. But it didn't. What was wrong? She pulled over as quickly as she could safely slow the car.

She rolled down the window and looked back. The brutal primary colors on the roof of the state trooper's car kept twirling, and the headlights stayed on, too, casting two large cones of light into which a slim silhouette appeared a moment later. It was a tall, broad-shouldered state trooper, crunching the gravel on the side of the highway as he walked toward the van.

She watched him, frozen, as he placed a hand on the hood and peered in the window, silently. His flashlight did a quick search of the front and backseats. She noticed his Wyoming badge.



of our dreams. You have a great idea and immediately this voice fires off in your head, “*Yeah, but . . .*” followed by a string of reasons why it won’t work.

We call that voice “Mr. Yabut” (or Ms. Yabut, depending upon your gender), because he or she is always trying to talk you out of something. Frankly, there are some things that you ought to be talked out of. The Yabuts can serve a useful function—trying to protect you, to keep you out of trouble. But more often than not, Mr. and Mrs. Yabut react too quickly to stifle your creativity. Instead of a voice of reason, they try to kill the deal before it has a chance to grow. If you let the Yabuts go unchecked they can cause unnecessary anxiety, muddled thinking, poor health—even ruin your life. If that is the case, you need to learn how to silence them and take control of your thought process.

How?

Notice your positive, cheerleading internal voice right now. Where is it? Is it loud or is it soft? Imagine there is a sound dial that controls the volume of your internal dialogue. Turn up the volume of your positive voice. How does that make you feel? Try finding a volume level that motivates you—that encourages you to be your best.

Notice your negative internal voice. Where is it? Whenever you notice the Yabuts’ taking control, just turn the volume down. Notice how that makes you feel.

There is something else you can do to silence the Yabuts for good. You can probably find a thick rubber band in your home or office. When you put this rubber band on your left wrist, it suddenly transforms into a Millionaire Maker. How? Every time you catch yourself thinking a negative or counterproductive thought, you snap the rubber band. Yes, it causes pain. The pain causes a “pattern interrupt.” Mentally, and perhaps vocally, you say “OWW!”

Snap yourself every time you find yourself saying . . .

“License, registration.”

“What—” Her mind went blank for a moment. She fumbled in her glove box. The trooper helped her by training his flashlight on the pile of maps, McDonald’s toys, and additional kiddie cassettes that otherwise filled the compartment.

“Here it is, Officer,” she said shakily. “I wasn’t speeding, was I?”

The young trooper was holding the flashlight on her driver’s license. “We had a report of a woman and two children attempting to cross state lines.”

“Mommy?” She heard Nicky’s groggy voice.

“Yes, sir,” Michelle snapped defensively. “I am taking my children to visit a relative. Would you like her name and address?”

“That won’t be necessary, ma’am.” His tone was matter-of-fact. “Apparently there is a protective order forbidding you from taking them out of state.”

Her brief semblance of bravado vanished. She wanted to beg, to plead, to offer him the few dollars in her purse. If he let her go, she would just keep driving. Wyoming was a big empty state. She’d find a town that wasn’t even on the map, get a job, start over from scratch, and make all her problems disappear.

“Mommy.” Nicky was fully awake, and his single word was full of terror. Since he spoke softly, it must have been that terror that woke Hannah.

“Mommy?” she whimpered.

“It’s all right, kids,” Michelle said, though her voice was shaking. “Okay, Officer, we’ll turn around and go right home. You can even follow us if you want.”

The trooper shook his head. “I’m sorry, ma’am, you’ll have to get out of the car.”

She knew then everything that was going to happen. She stared ahead into the darkness of the state of Wyoming, the blankness of the prairie. *Just drive away. Drive, drive, drive.* As if she could outrun a police car in her old van.



I can't afford it.
That's out of my league.
I'm not good enough.
I'm not worthy.
I can't do it.
I'm not smart enough.
I don't know where to start.
I'm not well-enough connected.

Replace your internal dialogue with words like these:

I'll find out how to get connected.
I'll start right now with what I have.
I'm smart enough to figure this out.
I can do it.
I AM worthy.
I AM good enough.
That IS in my league.
I CAN afford it if I really want it.

This technique is so simple. Wear the band 24/7 for the next 30 days—that includes to bed and while showering. After a red welt forms on your left wrist you'll start to quickly, safely, and satisfyingly **change your behavior**. No one needs to know you're doing this except you. It works rapidly—within a month. It will amaze and delight you. After you experience these tremendous and fulfilling results, tell three friends about this technique.

Your thoughts have the power to curse or bless. They can lead you to plenty, abundance, surplus, and “have-ness” . . . or to lack, limitation, deprivation, scarcity, and “have-not-ness.” The choice is yours. You can control your thinking. Your thinking controls your behavior. Your behavior controls your results.

Put on your Millionaire Maker and snap your way to a vast and ever-improving life and lifestyle. This definitely puts you on the path to becoming an Enlightened Millionaire.

“Mommy, why is the policeman here?” Hannah was fully awake now, too.

What did they say in the old sci-fi movies? *Resistance is futile*. It was only one of the many crazy things that went through her head as she got out of the van. It seemed to take forever, just the opening of the door, the long step down.

Suddenly there was the cold metal of the car against her hands and bare arms. Her baggy plum dress—the same one she had worn to the funeral—had short sleeves. The trooper had her up against the side of the van, spread-eagled. He was patting her down, his hands as indifferent as a shopper pawing through a sale rack.

Through the closed rear window, in the giant cones of light from the Wyoming state trooper’s car, she saw Hannah’s face wrench. She could see her crying, even though she couldn’t quite hear. She also saw Nicky’s big brown eyes fixed on her. Then he pulled his sister close, kissed her head, and hugged her.

“Don’t worry about the children, ma’am.” The second trooper had taken over, and he guided her more gently than his partner had. “We’ll take good care of them. We’re taking them just as far as Greeley, and they’ll get a ride back to Deer Creek.”

Michelle wanted to thank him for the kindness in his voice, but all she could do was sob. When she reached the troopers’ car, she was shocked to realize that there was a second car behind the first one. This one had its lights out; she could just discern the outline of two more troopers sitting patiently in the front seat. She thought one might be a woman. She wondered if the woman might be a mother, too.

Two state trooper vehicles patrolling a two-lane highway at least 40 miles from indoor plumbing.

The work of Anthony Ericksen.



THE SEVENTH AHA: WORDS TRANSFORM



Use the Millionaire Maker for a few days to “snap” yourself every time you have a negative *thought*. Then focus on the words you *speak*. The spoken word has a tremendous impact on both your external and internal reality. Words have power. Whatever you say eventually comes back to you like a boomerang. Hence, it is critical to use words properly.

Marshall Thurber, a partner in one of the most successful real estate companies in San Francisco, told of a powerful experiment he conducted with his office staff. “There was one discipline that immediately transformed my entire organization. It developed from one of our weekly Monday morning meetings with the entire company. At that meeting I read a page from a book detailing the life of Rolling Thunder, an American Indian medicine man.”

These are Rolling Thunder’s words:

“People have to be responsible for their thoughts, so they have to learn to control them. It may not be easy, but it can be done. First of all, if we don’t want to think certain things we don’t say them. We don’t have to eat everything we see, and we don’t have to say everything we think. So we begin by watching our words and speaking with good purpose only.”

Upon reading this quote, everyone in Thurber’s company agreed to only speak with good purpose. That is, “*If it doesn’t serve, don’t say it.*” According to their rules, if anyone was observed not following the policy of speaking with good purpose, he or she agreed to donate \$2 to a bowl in the office. At the end of the month the money in the bowl was given to charity.

Monday evening, a private dinner in the Fireside Nook at the Mariposa Plaza, Riverdale's only four-star hotel. A cozy, dimly lit room that was set for 12. A flagstone hearth. Fake logs and a gas fire.

Eleven months had passed since Gideon's death; it was early August of the following year.

Michelle felt like a French maid in a Noel Coward play, in her black uniform with its lace-trimmed white apron. She silently removed picked-over salads from the left of the diners. Damp radicchio and butter lettuce lay in the glistening remains of vinaigrette.

She was good at laying the plates up her forearms, overlapping them slightly to maximize the number she could carry at once. Her supervisor, Sarah, said she was a quick learner. But Michelle had forgotten how to take compliments.

Back in the kitchen she unloaded her arms. Sarah, a heavysset Pacific Islander with a blue-black bun, instructed her to arrange the plates for the next course.

"How's it going out there?" Jeremy asked.

"Fine," she snapped. The old Michelle had not snapped; the new one did.

"Chill, girl," Delphine said.

Jeremy and Delphine. Coworkers and, in Michelle's new world order, fellow losers.

Jeremy Cavalieri had high cheekbones and a high-bridged nose, legacies from his Arapahoe mother, and curly black hair, the contribution of his Italian father. Michelle had heard rumors that Jeremy had run a successful computer consulting business but lost everything, even his family, to a gambling addiction.

Delphine Dupre, who was also Michelle's roommate, had a tendency to make a splash at the Mariposa with her Tammy Faye makeup and her big hairdo: brown hair frosted in various shades of blond and red, teased high on her head. She and Michelle lived in a one-bedroom apartment in a dreary complex with washing machines that never worked and a pool chronically filled with slime. Delphine



This simple act of putting \$2 into a bowl every time someone did not speak with “good purpose” was a transforming experience for this entire office. According to Thurber, nothing he has done before or since had such a powerful impact on a group of people.

We offer this as a challenge: Choose your words carefully. Only speak with good purpose. If it doesn’t serve, don’t say it. If you catch yourself speaking words that don’t serve, put \$2 into a bowl. Then watch the results in your own life.

This is just one of the habits of the Enlightened Millionaire. When you do this, you are starting to use the power of your words to build success.

THE EIGHTH AHA: YOU ARE YOUR WEALTH



*“Now, here is my secret, a very simple secret.
It is only with the heart that one can see rightly;
what is essential is invisible to the eye.”*

FROM *THE LITTLE PRINCE*, BY ANTOINE DE SAINT-EXUPÉRY

It all starts from nothing. All of us come into this world naked, helpless, and ignorant. So it is whenever you start a new project—you’re like a new baby. The first task is to take stock of your resources. In business, they call this preparing a balance sheet: a summary of your assets and liabilities.

Assets

Cash

Securities and other liquid investments

Liabilities

Debts

Obligations

shared the bedroom with her learning disabled daughter, and Michelle had the foldout couch in the living room.

“Which group are we serving tonight?” Jeremy asked.

“A bunch of rich people,” Michelle said resentfully.

“A group called EMC³.” Sarah was more specific. “It stands for Enlightened Millionaires Circle. They’re a networking and service group of self-made millionaires, and they’re excellent customers of the hotel, so be careful how you treat them. Now get out there and see who needs something more to drink.”

There was plenty of heat in the kitchen and Michelle would have loved to be anywhere else but here. But she couldn’t. It was her life.

What was left of it.

How blessed she had been. She had thought that she’d appreciated what she used to have—her husband, her kids, even her modest home—but she hadn’t. Was this God’s way of teaching her a lesson? She had not lost her faith in God, not entirely, but if He did exist, He had some explaining to do.

After her arrest, they had released her from jail on her own recognition. Of course. What would the Ericksens want more than for her to skip town?

Within another two months she had lost her house, her car, and her children, who had been placed in the temporary custody of their grandparents. Back when the Ericksens had first handed her the subpoena, she had foreseen that they would make trouble for her, but she had not really ever believed that she could lose her children. She had underestimated her in-laws.

At the preliminary hearing, Judge Pedroni appeared to be an intelligent man and Michelle could hardly believe that he was fooled by the parade of near-strangers who claimed to have intimate knowledge of how she was an unfit mother. The proprietor of the local hardware store who swore that he had seen her slapping Nicky when he asked her to buy him a tool kit. The landscaper who



Real estate	Mortgages
Cars, equipment, and other tangible assets	Bank loans
Furniture, jewelry, and other personal items	Promissory notes

When you subtract your liabilities from your assets, you come up with what is known as “net worth.” If you want to be a net millionaire, *what you own minus what you owe must equal more than a million dollars.*

Having such a balance sheet assumes that it is our possessions that make us wealthy. But many essential items are left off the traditional balance sheet. The truth is that these “invisible assets” are the real source for all the wealth we possess.

For instance, what about the original business *idea*? What about the *courage* to implement it? What about the *contacts* and *relationships* that help you accomplish it? What about *creativity*, *determination*, *persistence*, *commitment*, and *knowledge*? None of these attributes appear on the traditional balance sheet, but there can be absolutely no tangible balance sheet without them. The truth is, you don’t *have* wealth. You *are* your wealth. So let’s prepare your “enlightened” balance sheet. What are some of your invisible assets?

Internal Assets

Creativity, imagination
 Vision, generosity
 Courage, boldness, persistence, integrity
 Expert connections and customer databases
 Valuable skills: selling, persuasion, marketing
 Time management

Internal Liabilities

Anger, small-mindedness
 Perfectionism, pettiness
 Fear, anxiety, hesitancy
 Bad reputation
 Laziness
 Poor organization

Literally, as a beginner, there are only three resources you need: a good idea; the commitment to do it; the key contacts who possess all the other resources.

Here is your motto: *Every resource I need (tangible or intangible) is possessed by someone, somewhere at this very moment. How can I find these individuals and persuade them to provide me with these resources?*

worked for a neighbor who said he repeatedly heard screams coming from the house. A doctor friend of the Ericksens who attended the wake and testified about the children's shabby appearance and Nick's bandaged forehead.

"The place was fit for pigs," the Ericksens' housekeeper claimed, raising an upper lip in repulsion. Natalie had so often sweetly insisted that she send Estella over for the day. Once—just once—Michelle had agreed. It was the week before Mother's Day, and Gideon was convinced that Natalie had meant it as a sincere gift.

"There were animal droppings everywhere," Estella testified, greatly exaggerating the number of pets the family kept. "I wanted to throw up."

In the courtroom, her friends did their best, but they were too few, and the legal system was ruled by a system of evidentiary rules so complicated that she couldn't imagine anyone with an IQ under 150 mastering them. Over and over the stories her friends told about her volunteer work, her careful monitoring of her children's progress in school, and the positive example of her loving marriage were struck from the record on technicalities that eluded her—while somehow the Ericksens' psychologist's testimony that Hannah's attachment to Mr. Moo-Moo only confirmed the presence of systematic abuse survived.

At the nadir of the preliminary proceedings, Michelle still did not imagine that she would not get visitation. She did not even believe her attorney when he said that her visitation might be supervised. But Judge Pedroni cited her "kidnapping" attempt as evidence that she could not be trusted. He awarded temporary custody to the grandparents pending a formal trial, which had yet to be scheduled. Michelle couldn't help but wonder if somehow Anthony Ericksen had something to do with the glacial pace of the legal system, though she barely had any fight left in her.

Michelle lived with her friend Summer for a while. She looked for work in Deer Creek and found it strangely—or not so strangely—difficult.



THE NINTH AHA: WEALTH IS FREEDOM



Life is a seminar. You were enrolled at birth. You can't get out of it, even by dying. So enjoy it. You came into this seminar with no instruction manual. Allow this book to positively change that.

Financially you may be winning or losing just now. We want you to win. We want you to perpetuate your wins. We want you to catch what we call a "win-fection." With a win-fection, you become an unstoppable magnet that wins, and wins, and wins.

To prepare you for the seminar called "Your Life," we want to teach and inspire you to attract money, and lots of it. This is the incredibly important inaugural freedom—called **money freedom**. You want to have enough money so that all your future days are prepaid. You will work because you want to work, not because you have to work.

You can contribute big-time because you are no longer a wage slave, owned by your job. Because you are free to risk. When this happens, imagine the incredible difference you can make. You can expand your sense of who you really are and become the great server you were meant to be. You can set big goals. You can assemble your Dream Team(s). You can be a fully abundant person, fully functioning. You are a masterpiece in process—becoming ever better, more fulfilled, and totally happy.

Having accomplished your first evolutionary step of money freedom, you now pass "go" and move on to **time freedom**. Time freedom doesn't mean you don't work, it means that your work is your play. Your play becomes your work. You savor it. You own it. Work does not own you. You feel comfortable and calm taking time off. You start by taking off an extra day here and there. You build up to taking off a week per month, or equivalently three months per year, when you can forget about work totally and completely. Yet your income continues to expand, increase,

Michelle spied on the children a few times at their new private school, St. James. Hannah's uniform was a white pleated skirt and a midi top. Nicky wore a white polo shirt and navy trousers. Then, worried that she'd get caught and further jeopardize her chances at reclaiming the kids, Michelle cut short her trips to the St. James campus.

She had Christmas dinner at Courtney's house. The food was excellent and Courtney and her husband and young son were solicitous and charming. But she could hardly control her tears all evening, wondering what Nicky and Hannah were doing. She prayed that Natalie hadn't taken it upon herself to tell Hannah the truth about Santa Claus.

After months of living so close but being forced to remain so far from her children, Michelle sank deeper into depression. Christmas was the breaking point. Two weeks later she moved to Riverdale, a town of 300,000 a half hour's drive from Deer Creek. She hoped the move would help her shed the paralyzing grief she still felt and jolt her into action so that she could focus on the upcoming custody battle, but she simply found herself growing angry in addition to feeling sad.

Her bitter acorn of resentment, hurt, and humiliation grew into a mighty oak. She did not make new friends and she cut short her old friends' calls, rarely getting together with Summer and Courtney. In general, men did not pursue her; Jeremy was an exception, but when he asked her out, her reply was rude enough that he did not ask a second time.

Delphine was one of the few people—if not the only person—whom Michelle could tolerate. Perhaps it had to do with Delphine's struggles with her daughter. Mainly, though, Michelle moved in with Delphine to cut costs. Michelle wanted to hire another attorney, but that would take money. Even paying one-third rent, since she slept on the couch, it was still difficult to save. They took so much out of her paycheck. The hotel refused to stop deducting



and multiply. When you return to work, you are rejuvenated, refreshed, and ready to have breakthrough ideas that will leverage you forward.

With time and money freedoms, you can pursue **relationship freedom**. You and your loved ones will have one of life's most precious gifts—love and time to explore it. You can go deep into your primary relationship and make it sing, whistle, hum, and dance. You have what others only dream about—the freedom to make your commitment to each other deep, poignant, meaningful, intimate, and lastingly cherishable.

You can now investigate your spiritual beingness. You can work toward achieving **spiritual freedom**. You can discover who you are in God and who God is in you.

Let's not forget **physical freedom**. Health is the ultimate wealth. With time to exercise and money to buy the finest nutrition, nutritional supplements, and health care, you can maintain your health for as long as humanly possible.

These five great freedoms give you **Ultimate Freedom**—the ability to pursue your real genius. According to groundbreaking research by Dr. Howard Gardner at Harvard University, each of us has genius in us. With Ultimate Freedom you have a choice to discover your true genius and how you can uniquely apply it.

money for her health insurance, though she was willing to risk becoming sick in exchange for the extra cash.

Michelle made the rounds of the EMC³ table. “More wine, sir?” she asked a man with a blond moustache.

“No, thank you.” He covered his glass with his hand.

Michelle picked up snippets of conversation about the Nasdaq, the Nikkei, P/E ratios, and IPOs. *Rich people*. She thought of Anthony Ericksen, and the wine bottle trembled in her hand.

At one end of the table she noticed a striking African-American woman dressed in a flowing African-style robe in blue streaked with gold that made Michelle think of the robes of a wizard. Her outfit was all the more arresting since the rest of the group was so conservatively, if expensively, dressed, in dark suits, although pieces of gold jewelry flashed in the firelight.

Michelle raised her eyebrows, extending her hand toward the woman’s plate. The woman nodded absently. Michelle took it, and then hesitated, not wanting to leave her side. She smelled of oranges and sandalwood.

At the kitchen door, Michelle turned backward so that she could push it open with her rear end, since her arms were full. A pale, very thin woman at the end of the table—at the opposite end from where the African-American woman sat—stood up and began to address the group.

“You all know Samantha Munroe. And you’re dying to hear her, so I won’t waste too much time on an introduction.”

Michelle knew immediately that the speaker would be the African-American woman. She was curious to hear her. The woman stood out like a tropical flower blooming in a patch of dry grass. And somehow Michelle knew that her appearance was just the outward expression of what was inside.

As with most people who promise to be brief, the speaker went on at some length. Michelle lingered as long as she dared at the door, even though she feared that someone exiting the kitchen



THE TENTH AHA: IT ALL STARTS WITH A DREAM



Where will you be five years from today? Are you still living in the same house? Driving the same car? Working at the same job? Does five years pass and make you older, grayer, fatter, deeper in debt?

Or do you see a brighter future? Let's go there.

Ask yourself, "How good could life be five years from today?" Pretend that all of your dragons have been slain, all your demons have been banished. The way is clear before you. Just you and anything you want in five years or less.

Lift yourself above the burden of your current life and ride on wings of imagination into the future. Imagine your dream home. Walk up to the front door and step inside. What's the first thing you see? Smell the smells in that house; hear the sounds. How does this resonate with you?

Who lives in that house with you? How exquisite are your relationships? How does it feel to love and be loved?

What do you look like in five years? Are you healthier? More fit? Let the "ideal you" emerge.

Are you in tune with your Higher Power? Are you living the Divine life? Do you enjoy peace of mind, expanded awareness, even bliss?

Give yourself permission to dream a big dream. See yourself living a life of balance: financially, spiritually, socially, physically. You've got it all—and it's good!

Tonight, as you drift off to sleep, imagine this bright future in vivid detail. Tomorrow, when you wake, awaken inside your dream world. See it, taste it, hear it, smell it, feel it. Do this every day for the next 90 days and notice the amazing things that will start spontaneously happening in your life.

would knock against her and send her plates flying. She learned that Samantha Munroe had just returned from a three-month sojourn in Kenya. She was a founding member of EMC³, a multimillionaire. She was wealthy from real estate, owned several businesses, and was also the author of two books.

Finally Michelle pushed the door open with her derriere.

Delphine quickly took some of Michelle's plates. "We were about to send a search party."

"I—I'm kind of interested in the speaker," Michelle said tentatively.

Jeremy and Delphine looked at each other. "You go ahead, honey," Delphine said. "We can cover for you."



Michelle was embarrassed. She was only a lowly waitress. But at least her black uniform was designed for maximum invisibility. She sat on a chair next to the double doors and tried to project the impression that she was observing for the sole purpose of being available if anyone needed additional food or drink. But even as she was discreetly folding her hands in her lap and crossing her legs at the ankle, Samantha seemed to look directly at her. Michelle raised her chin.

Now that she was standing, backlit by the fire, Samantha presented an even more imposing presence. She was taller than Michelle had anticipated, a stately woman with an ancient and ageless beauty whose long, traditional dress did not hide the curves in her statuesque frame. Her hair was done in a massive weave with what seemed like thousands of delicate, tightly woven braids pouring like a fountain from under a headscarf that matched her robe.

"My friends, I am so blessed to be here with you tonight. Can we join hands?" Her voice was a powerful contralto: commanding yet supple, like a saxophone. Everyone obeyed her request. Even in this circle of self-confident, accomplished millionaires, Samantha



What's important to you about transforming this dream into reality? Write it down. When you do this, you are becoming an Enlightened Millionaire.

THE ELEVENTH AHA: CLARITY IS POWER



Every book on success talks about the importance of goals. But almost none of them talks about *how to think about* your goals. Decades ago, a success philosopher named Neville gave us the secret. He said,

Don't think *of* your goals, think *from* your goals.

In other words, rather than thinking *of* your future dream home, think *from* your dream home. Imagine yourself actually living in that dream home—as if you were already there. Imagine walking in the front door of your dream home. What do you see? What do you smell? What do you hear? What can you taste? How does it feel to have acquired this home? What are you saying to yourself? Actually experience living there. That's the difference between simply thinking *of* your dream home and thinking *from* it.

How important is it to do this? In his book, *Golf My Way*, Jack Nicklaus revealed how he used this technique to become one of the greatest

was the natural leader. When she joined hands with her neighbors, Michelle could see that many of her long fingers were adorned with distinctive rings of hammered gold.

“We are blessed . . . and may we use our many blessings to bless many others,” Samantha said simply. She released the hands of the two people on either side of her. All around the table, the chain collapsed, and yet Michelle felt the presence of an energy connecting them.

“I have two orders of business tonight. The first one is to give you all an update on our Millionaire Manifesto.^{p. xxiii} At last month’s meeting, Howard and I accepted the assignment of updating our mission statement.” Samantha made a nod to a gentleman seated to her right. “We’ve finished a rough draft and would like to bounce it off you for your input.”

As she passed out a single piece of paper to all present, Samantha continued, “For those of you who weren’t with us when we formed EMC³ a few years ago, we wanted to create something unique from all of the other service groups. First, it would consist of only millionaires, but millionaires dedicated to doing good in the world. We wanted to celebrate prosperous people who took the higher road—to distinguish ourselves from the typical millionaire that people read about in the press. To put *our* emphasis on ethics, honesty, and integrity. That’s why we called it EMC—the Enlightened Millionaire Circle. Second, we wanted it to be the ultimate masterminding group—to capitalize on the connections among and between us to expand our network exponentially. It’s true what they say, it’s not what you know, but who you know. And I don’t know of a more ‘connected’ group than those of us in this room. Thus, Exponential Masterminding Connections became another of our goals. And finally, we wanted to not only be Enlightened and Connected but to have Multiple Streams of Income. Thus, our three goals became EMC³.

The gentleman to the right of Samantha, Howard, spoke up “I thought of another meaning for EMC: *Everyone Makes Cash*. But Sam vetoed it.”



golfers of all time. Before each shot, he created a mental movie of the entire golf shot in his head.

“I never hit a shot even in practice without this color movie. . . . First I ‘see’ the ball where I want it to finish, nice and white and sitting up high on the bright green grass. Then the scene quickly changes and I ‘see’ the ball going there: its path, trajectory, and shape, even its behavior on landing. Then there’s a sort of fade-out, and the next scene shows me making the kind of swing that will turn the previous images into reality.”

Here’s another great example. The world held its collective breath during the 1984 Olympics as American gymnast Mary Lou Retton stood at the end of the mat preparing for her final vault. The stakes couldn’t be higher. She had to get a perfect score, a 10, or lose it all—lose the dream, the gold, the team pride, everything. She closed her eyes for a few seconds, then got into position, ran like a demon on fire, and nailed a perfect 10 off the pommel horse to clinch the gold medal for herself and Team USA. When asked by reporters afterward what she was thinking when she closed her eyes before her run to victory, she told them she saw herself doing every motion precisely, flawlessly, and achieving a perfect score.

There are times in life when everything IS on the line. It’s either 100% or nothing. Trying and striving doesn’t get you brownie points, only achieving does. That’s why it’s so critical to visualize your goals clearly. As you practice this new method of vivid visualizing, you will find that your self-image begins to conform to these new images in your mind. You will literally begin to grow into the new millionaire you.

Samantha shot a mischievous scowl toward her counterpart, amid some hearty chuckles from the group. Then she went on, “We decided to call our mission statement a ‘manifesto’ because it comes from the word *manifest*. Everything in your life is what you choose to manifest.^{P. 2} Here is what we want to manifest—abundance for ourselves and for as many people on spaceship earth as possible.

“When I think of abundance, I think of the bumblebee.^{P. xxiii} He goes from flower to flower, collecting nectar. He’s on a mission. To gather nectar to support his hive. So he’s already doing well. But in the meantime, he’s also pollinating the whole garden. That’s what entrepreneurs do: They make money, but in the process they spin off new jobs, and new products and lots of innovation.”

Thinking of bumblebees, Michelle remembered Courtney’s beautiful garden. When she had left Deer Creek in January it was covered in snow. But now, in August, the lilacs and petunias, the dancing butterflies of late summer . . .

“We’re all bumblebees on this bus, Sam,” chuckled a gray-haired man in suspenders.

“Exactly, Marshall,” Samantha said, nodding to the fellow on her left. “Bees do it by accident. We want to do it on purpose, because, I’m sure you all agree, the ultimate purpose of wealth is to help others.”^{p. xxvi}

Michelle’s lips parted. She looked at Samantha. It looked as though the flames from the fireplace were rising from her head. Like a phoenix being reborn. The rest of the room fell away. She thought of the Ericksens—how she had hated them for the way they used their wealth and influence to ruin her life. She had believed that wealth was the same as evil. She and Gideon were proud of not being materialistic, and Gideon wanted to be as different from his father as possible. So they had always lived on the edge. But in the end they had hurt not only themselves but, far worse, they had hurt Nicky and Hannah.

They had demonized Gideon’s parents for the wrong reason. Here, in this room, were a group of millionaires who seemed to be



THE TWELFTH AHA: MORE CLARITY IS MORE POWERFUL



Goals are critical to your success. We recommend you start a special notebook for your goals. Whenever you think of something you would like to accomplish in your life, write it down in your goal book. Then, on a daily basis, write your six major goals. Do this each morning as you start your day. Don't just read your goals aloud, but physically write them down again on paper. We learned this idea from Brian Tracy, the famous public speaker. He writes his major goals down *every day*. It magnetizes his mind to what he really wants to accomplish that day.

To keep yourself balanced, record your top six goals, in each of the six major areas or resources of your life:

Body: Your physical goals

Brain: Your intellectual goals—the books you read, the amount of daily study

Being: Your spiritual goals—the time you spend meditating or praying, etc.

Time: Your organizational goals

People: Your people goals—concerning the most important people in your life

Money: Your financial goals

In addition, affirm each of these six goals daily, *as if you'd already achieved your success*, in writing on a 3 × 5 card. For instance, if your money goal is to earn \$100,000 this year and take plenty of time off, you would write the following on the card: "I am so happy and grateful that I am earning \$400 per day, working only 250 days this year."

different. What if there was a legitimate, kind, nurturing way to make money? What if *she* could make enough to hire the world's best attorney to help her get her kids back? She felt a spark of hope flicker inside her for the first time in almost a year.

She snapped out of her reverie. She'd missed a few words of what Samantha was saying. She wasn't going to let *that* happen again.

"Working with Howard, I got an exciting idea." Samantha paused and, with the subtlest possible movement of her head, seemed to make brief eye contact with everyone at the table. "Ladies and gentlemen, you're the first to hear about the *Enlightened Millionaire Training Manual*."

Murmurs of curiosity.

"I'm not famous for my modesty, and I'm not going to start now. I have assembled a manual that will teach people to become Enlightened Millionaires.

"I know that most of you have thought about how you became millionaires. For the past several years I've been collecting my own list of principles for financial success. Just recently I've pulled them together into one volume that anyone anywhere can pick up and use as a textbook for their own financial freedom."

I wish I had something like that, Michelle thought.

"My goal is to create a million millionaires from this book."

Michelle leaned forward.

"It's my way of giving back. Mark, here, taught me that one." She glanced over at a tall, blond gentleman in the far corner. "Idea tithing—isn't that what you called it, Mark?"

"That's right," Mark agreed. "It's about taking your best idea and giving it to the world. Like Irving Berlin gave the rights to his best song, 'God Bless America,' to the Boy and Girl Scouts. You know, they've received over \$5,000,000 in royalties for that one."

"So," said Sam, "this manual is my gift to the world. All the profits will go to my charitable foundation. The book is the culmination of 20 years of trial and error . . . mostly error. It's the shortcut that I wish someone had shown me when I got started."



Note that you start your goal affirmation with “happy,” because most people don’t know if they are happy or sad. Choose to be happy. It doesn’t cost any more. It’s an *attitude* that will give you *altitude* in business and life. It’s a state of mind that will attract many good things.

Then write what service, product, or information you plan to render and in what quantity and quality: “I am providing excellent value by selling x number of products to x number of satisfied customers each day.” (If you miss a sale on Monday, you must make two on Tuesday, and so on.)

Keep this 3 × 5 card with you as you go throughout your day. On this single card affirm all six of your major goals. Read these goals aloud four times a day, at breakfast, lunch, dinner, and just before you go to sleep. This last step is most important, because your mind never sleeps.

Sign and date this card and get one other person to whom you are committed to do the same. Follow up with this person weekly to prove you are on track. Change and upgrade your card at least monthly.

Think only of what you want, never what you don’t want. Visualize yourself earning the kind of money needed to reach your goals.

Write it. Read it. Say it. See it. Notice how your goals magically materialize into your life.

THE THIRTEENTH AHA: TAP INTO YOUR GENIUS



Are you a “genius”? Expressing your genius is knowing what you want to do with your life and doing it because it expresses who you really are. Tiger Woods, Oprah, Warren Buffett, Bill Gates. They’re expressing their genius. They’re living the life they were born to live. It’s hard to imagine them doing anything else. No wonder they’re so successful!

“Do we get an advance copy?” asked the pale woman who had introduced her.

“Of course—on one condition: that you help me find some . . . well, guinea pigs, for lack of a better term. People to test this material on. Like those family members who are more interested in spending your money than making some of their own . . .”

At this reference, Michelle unconsciously moved to the edge of her seat. She felt a tiny idea pecking at her, like a chick trying to break its way out of an egg.

“Michelle,” someone whispered behind her.

Michelle jumped to her feet.

It was Jeremy, peering out through a crack in the double doors. “Chief Sarah is on the warpath.”

“Right.” How could Cinderella have forgotten her place in the kitchen? She reluctantly ducked back inside.



The last dish was put away, the last counter wiped. But still, out in the dining room, the members of EMC³ lingered, mostly gathered around Samantha.

Sarah delegated Michelle and Delphine to go into the Fireside Room to strip the tablecloth, a not-so-subtle reminder that the room needed to be cleaned.

Michelle’s heart was pounding as she folded the cloth with Delphine. Folding was silly since the cloth was bound for the laundry. But she was stalling.

It was Samantha who took the hint of Michelle’s and Delphine’s activities. “Let’s let these folks get home,” she said to the two men and three women who still clustered around her, then motioned with her head toward the door.

“Delphine,” Michelle whispered. “I’ve got a big favor to ask. Could you finish cleaning up without me? I need to do something.”



Here are four characteristics of people who are expressing their genius.

1. **Passion:** They love what they do. If they weren't getting paid, they'd do it for free.
2. **Talent:** They're good at what they do. Call it talent, ability, or genius—they've got it.
3. **Values:** Doing what they do is extremely important to them.
4. **Destiny:** They have a sense that they are doing what they were born to do—making their own unique contribution. It's almost a spiritual thing. It's their destiny.

Is genius only found among the great? Absolutely not! We believe every person has unique genius—including you. You have unique talents, abilities, interests, and values that only you can bring into greatness. You have a destiny that only you can fulfill.

How do you begin to tap into your genius? Please complete the exercise on the next page to compile your own four-part Genius List.

The purpose of this exercise is to help you become aware of more aspects of your unique personality. The more you access these parts of yourself . . .

- ▲ the more *energy* you will feel in your daily activities
- ▲ the more *fulfillment* you will experience
- ▲ the more *success* you will have
- ▲ the *faster* you will become a millionaire

“Sure.”

Trying not to think about how furious Sarah would be with her, Michelle rushed back to the employee lockers, removed her apron, grabbed her purse, and went searching for Samantha Munroe. Out the door, down a hallway, into the lobby. *Had Samantha gone already?*

No. Thank God. She was sitting on a circular banquette, flanked by the pale woman who had introduced her and the man in suspenders whom Michelle recognized from EMC³.

Michelle stopped about 10 feet away. Her heart was pounding. *It’s for Nicky and Hannah.* She forced herself to take the final steps. The three on the banquette looked up.

“Ms. Munroe,” Michelle blurted out. “I think I can help you.”

Samantha gazed steadily at Michelle. “You’re the waitress from the dinner, aren’t you?” she observed leisurely, but kindly.

“Yes.” Michelle squirmed. “But don’t hold it against me.”

“Why would I do that, miss?”

“I don’t know, I . . . Ms. Munroe, I was listening to your speech. I—I think you have a really incredible idea.”

“Me, too.”

What calm, what confidence radiated from Samantha Munroe! “You were talking about . . . guinea pigs,” Michelle reminded her. “For your training manual.”

Samantha gave her that mysterious one-corner-up smile that Michelle remembered from her talk in the Fireside Room. She felt the stirrings of hope.

“What’s your name, young lady?”

“Michelle Ericksen.”

“Tell you what, Michelle Ericksen. When the book is printed, I’ll send you one of the first copies off the press. Why don’t you give me your business card.”

“I don’t have a card,” Michelle said, a bit shortly.

“Well, then, here’s my card. Call my office and give your address to my assistant and I’ll make sure to send you a copy.”



Passion:

What Do I Love to Do?

What activities give me the most satisfaction?

What excites me about life?

What is my secret ambition?

What are my hobbies?

1. _____

2. _____

3. _____

4. _____

Talent:

What Am I Good At?

What have other people told me I'm good at?

Where have I excelled in the past?

Where have I been successful?

What are some of my strengths?

1. _____

2. _____

3. _____

4. _____

Values:

What Is Important to Me?

What would I commit myself to if money were no obstacle?

What do I stand for? What won't I stand for?

What might I be willing to risk my life for?

Given only five years to live, what would I need to get done?

What values guide my daily life?

1. _____

2. _____

3. _____

4. _____

5. _____

Destiny:

What Was I Born to Do?

What is my unique mission in life? My niche?

What does God want me to do with my life?

What unique opportunities have been placed in my path?

Where can I make a difference?

What do I sense is my destiny?

1. _____

2. _____

3. _____

4. _____

5. _____

Michelle took the card. It was simple yet elegant—a black card with gold-embossed lettering and the logo of a phoenix. *A phoenix!*

Samantha nodded her head as if to say “we’re done now” and returned to her previous conversation with her companions. Michelle stood there, awkwardly, and tucked the card in her blouse pocket. She didn’t know what she had expected, but she felt dismissed. Still, she couldn’t bring herself to leave.

After a moment Samantha rose gracefully from the banquette and turned to leave. Michelle heard her say good-bye to the others, who headed in different directions.

Michelle watched her go, until she disappeared through the sliding glass doors of the Mariposa Plaza.

“Wait!” Michelle called. When Michelle caught up with her, Samantha was waiting under the porte cochere, presumably for the valet to bring her car. She turned calmly toward Michelle. “I see you’ve handled the first rejection.”

Michelle wrinkled her brow.

“The first rejection,” Sam repeated. “Most people can’t handle the first rejection. That’s why they never get rich.”

Michelle nodded, beginning to understand.

Sam continued, leaning forward as if to share a secret, “It’s after the third rejection where the big money is made.” By this time the attendant had brought the keys to Sam’s car, a deep-green Mercedes with sparkling chrome wheels. Sam turned to walk toward her car.

“But . . .,” Michelle called after her.

Samantha glanced back over her shoulder. “It will all be explained in the book I’ll send you.” Samantha tossed her briefcase into the backseat and just before she slipped into the leather frontseat, Sam looked back and held up her two fingers toward Michelle. *A peace sign?*

Michelle stood there helpless. It was all happening so fast. Somehow she knew that this woman was the key . . . the missing number of the combination to the vault . . . the way to get her life back on track. All she could think of were her two children being raised by



THE FOURTEENTH AHA: LOVERAGE



It is much easier to ride a horse in the direction it's going.

ABRAHAM LINCOLN

To become rich one minute at a time requires that you do what you love doing and you are passionate about it. Our friend Mike Litman has coined a word to describe the power that flows from a person who is living the charmed life: *leverage*. The success of the Enlightened Millionaire is derived from leverage.

Remember, the force that propels human action is emotion. Feelings—not cold cognitions—drive Enlightened Millionaires to turn good ideas into great value. If you love what you are doing, it is much easier. Go back to the Thirteenth Aha. Which items on your Genius List make your emotions sing? List of all of them below.

MY POTENTIAL PATH TO RICHES LIST

1. _____
2. _____
3. _____
4. _____

BrightHouse is an “ideation company,” and a perfect example of leverage at work. They charge clients like Coca-Cola, Georgia Pacific, and Hardee’s between \$500,000 to \$1,000,000 for a single idea. Says Joey Reiman of BrightHouse, “We do heartstorming, not brainstorming; creativity is much more about what people feel than what they think.”

those stuffy, conniving Ericksens, and something bubbled out of her. A renewed strength she hadn't felt in months.

"WAIT!" she called out.

The car stopped and the driver's-side window rolled down. Samantha looked out.

"I'm it." Michelle blurted out. "I'm your guinea pig. I don't need to read your book. I'm ready now. I need it NOW." She spoke with a sense of focus and power that surprised even herself.

"I'm sorry, Ms. Ericksen, I just don't have the time." Samantha stayed there, slightly smiling, her car not moving, the window still rolled down—almost as if she were waiting for Michelle to speak. Now Sam held up three fingers.

And then, Michelle understood the game that Sam was playing with her. "That's the third rejection, isn't it?"

Samantha smiled. She gestured slightly with her head toward the passenger-side door.

Michelle ran around the front of the Mercedes and jumped onto the buttery leather seat next to Samantha. The smell of new car washed over her. She looked over at Sam. Sam returned her gaze, with another slight nod, as if tipping her hat in respect.

"You learn fast, missy."

Sam put the car in gear, and off they drove into the cool Colorado night.



When Michelle awoke she didn't immediately remember where she was. Then the branches of the crab apple tree outside the window came into focus. *Samantha Munroe's house.*

Michelle had been surprised when Sam had driven up to the nondescript two-bedroom bungalow on the outskirts of Riverdale. "This was my first investment property," Sam had explained. "I figure this will be an excellent place to begin our training."



Becoming an Enlightened One Minute Millionaire is as easy as one, two, three:

1. Do what you love.
2. Add enormous value.
3. Leverage it.

This is the path. Millions follow when you walk it.

THE FIFTEENTH AHA: IMAGINATION TRUMPS WILL



Almost 100 years ago, a French doctor named Emile Coué said something profound,

“When the will comes in conflict with the imagination, the imagination invariably carries the day.”

In other words, when your will—your rational, logical self—comes in conflict with your imagination—your creative, right-brained self—your imagination always wins.

Put simply, your imagination is the key. Case in point: A child is told there are no monsters under the bed—but when the lights go off, the childlike imagination runs wild. If you want to calm the child, you’ll have more success by appealing to imagination than to logic. (*Don’t worry, dear. The monsters in our house aren’t the kind that hurt kids. We only let in the kind that protect kids.*)

The guest room that Michelle now occupied was small, painted white, and looked suited for a young girl. Photos of Sam's own extended family and some nieces and nephews of her late husband adorned the dresser. Michelle wondered, would she ever have a place to put pictures of her own up again? No matter where she lived, it wouldn't be a home without Nicky and Hannah. For a while she hadn't even let herself think about them. She had cut off her feelings the way she used to prune back her plants. But now she almost dared to hope again. In the early morning quiet she began reflecting on the affirmations—Sam called them Manifestations^{pp. 80, 106, 140, 178, 200, 220, 266}—that Sam had already instructed Michelle to do first thing each day. *I am rich. I am successful. I am standing under the spout where all good things pour out.*

She felt a little silly even repeating them silently in her mind. *Samantha must know what she's talking about.*

"It'll happen," came a voice.

Michelle sat up, startled. Samantha was in the doorway, dressed in dark green jogging pants and a matching sweatshirt. A dime-store bandanna replaced her usual headscarf.

"How did you . . . ?"

Samantha laughed. "Intuition. Come on, Private, it's time for your morning drills. If you're going to live here, it's not gonna be to laze in bed till all hours."

"All hours? It's 6 A.M.!"

"What do you bet that daddy-in-law of yours is eating some venture capitalist for breakfast by now?"

Michelle jumped out of bed. Five minutes later she had brushed her teeth and put on the old sweats and running shoes that she had retrieved from her apartment the night before. Samantha was outside, at rest in her porch swing.

"Samantha . . ."

"You can call me Sam." And Sam was on her feet, the porch swing rocking behind her. Without looking back she skipped one of



We adults are no different—and the monsters we imagine are no less threatening. Have you ever held back for fear of rejection? Sure, we all have. We are all soft and fuzzy inside. We seek acceptance by our peers. We want to be loved. We crave it. And we hate to look like fools.

Often we end up imagining the worst. We see “them” turning us down—hanging up on us or refusing to do business with us. We end up “mind-reading”—projecting thoughts into other people’s minds. *“I’ll bet she doesn’t like me.” “He can probably tell that I’m not as successful as I appear.”*

Why don’t you imagine the best? Picture yourself succeeding. See them accepting you, liking you—your ideas, your projects—saying Yes! Imagine how good it could be. Insert positive thoughts into their minds. *“They probably need what I’m selling.” “This just might be the answer they’ve been looking for.”*

Here’s the point: Imagining the best doesn’t always work. Sometimes the worst *does* happen. But imagining the best works *more often*.

Why?

Because people *actually do* read your mind. What you “think” is projected through the airwaves to the person you’re meeting with. They pick it up subliminally. So if they’re going to be reading your mind anyway, make sure that what they read is worth reading.

Imagine the best-case scenario. Project the best possible outcome. That’s what Enlightened Millionaires do.

the three steps down to the sidewalk, took a left, and hit the ground running. Michelle felt a surge of adrenaline. She and Gideon used to run together; she hadn't been out since then. She was out of shape, but surely . . .

"We'll be running every morning," Sam called back over her shoulder.

The sun wasn't yet strong enough to burn through the early morning mist. Sam led the way down the quiet suburban street. By the time they took a right 10 minutes later, the gap between Michelle and Sam was nearly a half a block long—and Michelle suspected that Sam wasn't going at full speed. "You'd better put the pedal to it," Sam shouted, this time without looking back.

"I'm trying," she puffed.

This new street ended in a park. Sam ran straight across the grass toward a narrow paved path. Michelle, feeling the oxygen leeching from her muscles, willed herself to follow. They passed picnic tables and a large play structure, but there were no children out yet—only a few joggers on the path that she now joined behind Sam.

"Keep it up."

Michelle looked up at the wooded hill ahead of them with a feeling of dread. But Sam didn't slow, and as the path began to climb, Sam did, too. Soon they were entering a stand of pine trees that became denser as they went on. Michelle kept her eyes on her prize in the green sweats.

Then, suddenly, Samantha disappeared. She had left the path. Michelle was afraid she had lost her. But after a moment she caught sight of her darting among the trees, heading in a direction that she seemed to have memorized.

Michelle continued her pursuit, wheezing harder than before as she kept pushing uphill. Then, just as she felt her second wind giving out, she saw light breaking through the trees beyond. A few moments later she followed Sam into the open. It was if she had stepped out into another world.



THE SIXTEENTH AHA: THE SIZE OF THE QUESTION DETERMINES THE SIZE OF THE RESULT



If you ask yourself “How do I earn or create a million dollars?” your mind goes to work to discover the answer. Your mind is compelled to work ceaselessly until a satisfactory answer is found.

Note that most individuals ask themselves questions like these: “How do I get a job, salary, or work?” or “Can I earn \$50,000 doing this?” The wrong question will generate the wrong result or a less than outstanding outcome.

Questions predetermine the answer. The size of your question determines the size of your answer. Few people ever ask million-dollar earning, inventing, innovating, generating, and creating questions. They are yours to ask.

Ben Feldman, known to many as the world’s greatest insurance salesman, once taught Mark that the difference between earning \$100,000 per year and a million dollars per year was effectively one zero. To earn \$100,000 per year, a commissionable salesperson must work 250 days @ \$400 a day. To earn a million a year, the \$400 must be increased to \$4,000 per day. The difference is one zero. The mandate to make it happen was: “If your loved ones’ lives depended on it, could you do it?” The answer was almost always resoundingly “YES!”

What that means is that individuals who ask the wrong question are living below their true potential. They have more ability and talent than they are utilizing. This is true for almost everyone. We are encouraging you to rethink what you could do and do it now!

When we decided to create this book, we asked: “How do we write a totally original book that stimulates the creation of one million millionaires

Sam was standing on a flat outcropping of rock—a promontory that extended beyond the thick line of trees. Her arms were stretched wide toward the sky. A valley dipped below her: It was deep and narrow, drenched in early morning sunshine and alive with yellow dots that Michelle guessed were black-eyed Susans. A bright creek coursed through the bottom. The forest was awakening with the sounds of bluejays and skittering squirrels, and in the distance, the Rocky Mountains rose in all their blue majesty.

“This place is blessed, this day is blessed, and we are blessed,” Sam shouted out over the valley.

“I don’t remember a Samantha Munroe winning an Olympic gold medal in track.” Michelle, holding on to her side, finally had enough breath to speak.

“Before your time, Butterfly,” Samantha chuckled. She continued to gaze over the valley. “Come out here on the point with me.”

Michelle chose her footing carefully among the rocks until she reached a flat spot near the edge. She leaned over; the drop looked to be about 100 feet. She quickly took a few steps back, feeling dizzy.

“Now stand up straight,” Sam coached, looking straight at her, down from her extra six inches, with kindness and love. “I want you to take a slow, deep breath . . . the deepest breath of your life.”

Michelle closed her eyes and concentrated on pulling in a massive quantity of the pure mountain oxygen. She held it for a long time. And then slowly exhaled every last molecule.

“Perfect. Do that again. But even slower this time. Breathe in all the good things and breathe out all the things you fear.”

Michelle allowed herself to be coached through seven all-purifying breaths. When she completed the last and longest breath, her face was flushed and her skin was zinging. She opened her eyes, almost tipsy with excess energy.

“Wow.” She scanned the horizon with renewed appreciation.

“Come over here and sit down by me,” Sam coaxed.



and four hundred billionaires in this decade?” Bob had perfectly named the book: *The One Minute Millionaire*. It was a leading-edge title with a big mission to serve greatly. Why? *To change the economic future of the world we need to create jobs*. Entrepreneurship is the best, lasting, and most fulfilling way to do it.

Statistics prove that each millionaire creates 10 *new* jobs and each billionaire creates 10,000 *new* jobs. Therefore, this book, with its requisite seminars, teleconferences, and trainings (visit our website, www.oneminutemillionaire.com, for more information on these services) will achieve our objective. All of this happened because we kept asking others and ourselves strong and important questions. Each question had big goals and dreams attached to it.

As you ask yourself and others better questions, your results will vastly improve, the world will be better off, your quantity and quality of service will expand, the difference you make will experience quantum change, and you will leave a profound legacy in the footprints of time.

THE SEVENTEENTH AHA: YOU ALREADY KNOW THE ANSWER



Touch your finger to your forehead and say, “This is the most powerful computer on the planet.” The computer that is your brain records everything that happens to you—for millions of different inputs simultaneously—heat, light, moisture, sound. It keeps your body functioning, your heart beating, your lungs working—all of this beneath your conscious awareness.

Everything you have ever learned in your life is indelibly recorded. Everything you have ever heard, said, read, seen, and experienced. This

Michelle saw that Sam was pointing to a huge stone, almost as smooth as a table, to their left. Sam slid easily onto the edge, then scooted over to make room for Michelle and patted the space beside her. After another uneasy glance down, Michelle joined her. She swung her legs over the side. "I've always been a little scared of heights," she admitted.

"Time to get over it" was Sam's response.

"Gideon was the one who took Nicky on all the amusement park rides," Michelle remembered. "Hannah was more like me that way."

Sam leaned over and picked up a shiny, yellow-brown pinecone from among several that were scattered around them. "A lot of getting over fear is just doing what you're afraid of."

And as the crisp breeze ruffled her hair and she watched the stream below glimmer in the ascending sun, Michelle did feel her fear recede.

Sam lobbed the pinecone into the valley. "There'll be a lot of new scary things to try . . . if you really want to be a millionaire."

"Well, I do," Michelle said firmly.

"What would you do with all that money?"

"First, I'd fight to get my kids back."

"And then?"

"Then I'd make *them* pay for what they did."

"Them?"

"Yeah, the people who ruined my life. Like that drunk driver," she nearly spat.

"Hmm."

Michelle caught something odd in Sam's tone, but she barreled on. "And the Ericksens. I'd like *them* to know what it's like to sleep on someone's couch for six months."

"So you want revenge."

"Works for me," Michelle agreed.

"Because they *ruined your life*."



is the database you are carrying around with you. Some even have suggested that your DNA carries with it the wisdom of previous generations or a previous lifetime. In short, your unconscious data bank is enormous. People don't have bad memories. They have *perfect* memories. They just have a bad system for accessing what is already there.

Now, how does your intuition work? Suppose you're "stewing" on a decision. Your intuition scans through your enormous data bank of information, evaluating and processing, until it comes to a conclusion. It now tries to signal you.

Here's the hard part. Your intuition is like a deaf mute . . . with perfect vision. It can see clearly what to do, but it only has "subtle" ways to "signal" you. Each person has a unique pathway to intuition. For some, the signal is a peaceful feeling. For others, it is a quiet, reassuring internal voice. For others, it is a flash of insight. It may be a combination of all three. How does your intuition signal you?

Remember a time when you had a "hunch"—when you knew something was right. Go back to that time in your mind. Rewind the memory till just before the "moment of hunch" and then advance the memory, frame by frame, and notice any internal signals inside your body associated with the hunch. What do you notice? An image? A voice? A feeling? How do you "know" it is signaling the truth? You just "know."

Where do you know it? Notice where the feeling of certainty is centered in your body. Is it warm or is it cool? Is it clear or is it confusing? Does it ring true or is it muffled?

You already possess an amazing ability to "know" which direction to go. You simply need to learn how to interpret your own signals.

Take time to cultivate your intuition. Before you make a decision, check with your "inner knower." Go with your "gut." It is almost never wrong.

Michelle squirmed. “Well, they *did* ruin my life,” she said sulkily.

“There is only one person who can *ruin* your life. And that’s you.”

This made Michelle angry. She glared back, stabbing a finger toward the other woman. “My husband was killed by a drunk driver. *That’s a fact.* His parents stole my children. *That’s a fact.* I lost my house. *That’s a fact.*”

“I don’t dispute your facts, Counselor,” Sam said, as if she were a judge in a courtroom scene. “But *you* get to decide whether these facts make you a victim or a victor. And right now, you’re acting like a victim.”

“But, I AM a victim!”

“Missy, every one of us is a victim of *something*, but some people don’t *act* like victims. I have a friend who’s a quadriplegic. Do you know what he does for a living? He draws cartoons with a pen he holds between his teeth.”

Michelle looked down at the valley. It suddenly seemed even deeper. “And you’re telling me this *because . . . ?*”

“Because my friend is *not* a victim, he’s a victor. A victim blames. A victor *learns*.”^{p. 8}

Michelle looked down at her knees. “What is there to learn from losing everything?” she asked.

“You tell me.”

Michelle blinked back tears. “I learned that I don’t like rich people.”

“Hey,” Sam teased. “*I’m* rich.”

Michelle retreated hastily, “I learned that I don’t like *some* rich people.”

“What else did you learn?” Sam tossed another pinecone over the edge.

Michelle was silent. She didn’t like this game.

Sam prodded her. “Did you learn that you could survive?”

Michelle nodded, grudgingly.



THE EIGHTEENTH AHA: BE CONGRUENT



Sunlight focused through a magnifying glass can start a fire. But the conditions must be “just right.” If the magnifying glass is held too high above the paper, the rays are diffused and don’t generate enough heat to make fire.

When you heat water to 212° Fahrenheit, it begins to boil. If the temperature only reaches 211°, the water won’t boil.

An airplane has to attain a certain ground speed before it lifts off into the sky. Any speed less than this will not produce flight—only a spectacular crash at the end of the runway.

A satellite must reach “escape velocity” to break free of earth’s gravitational pull. Then it falls into an effortless orbit where the breath of a baby is enough to propel it. But if the spacecraft doesn’t reach escape velocity, it tumbles back down to earth.

Some people expend enormous amounts of energy trying to become financially successful. They seem to do almost everything right—set goals, read books, go to seminars. They go through all the right motions. Still, success seems to somehow elude them. Yet others appear to go through the same motions and are literally awash in abundance. What is the difference? To manifest abundance, you need to achieve *congruence*—the condition where all parts of you are in alignment. You need to align three key parts.

The first is desire: You’ve got to want it. The second is belief: You’ve got to believe you can make money—lots of it. The third is self-acceptance: You’ve got to believe that you deserve to be wealthy—to your very core. If one of these is out of alignment, your energy is diffused, ineffective. For example, you may want to become wealthy and even feel you deserve it, but after several unsuccessful attempts, you form the belief that you’re just not cut out for it. Two out of three isn’t enough. You’re not congruent.

“Did you learn that you loved your family more than your own life?”

Michelle blinked again, but this time the tears came anyway. But if Sam noticed them, they didn’t slow her down. “You take it from here.”

Michelle whispered, “I learned that I’d do almost anything to get them back.”

“And . . .,” Sam prompted.

Michelle thought for what seemed like a long time. It hurt to get the words out. “I learned that I need to take care of business. If I hadn’t let the insurance lapse . . .”

“That was a hard lesson,” Sam said gently.

Michelle pondered for a moment. “Here’s something else I learned. That I’m not very good with money.”

Sam spoke in a mocking tone, “Poor me. I didn’t get the ‘money genes’ so I guess I’ll always be poor.”

“Well . . . I’m *not* good with money.”

“Let’s suppose that you’re right. Do you want to be *right* or do you want to be rich?”

Michelle reflected on this.

“Anybody can learn to be good with money,”^{p. 234} Samantha said. “I believe that even you can do it—if you choose.

“Ultimately, the victors are the ones who figure out what went wrong and rearrange their life so that it never happens again. Otherwise life just keeps throwing the very same lesson at you until you ‘get it.’ My daddy always used to say, ‘The third time you get bitten by a dog, you can know one thing for sure, it ain’t the fault of the dog.’”

Michelle smiled.

Sam picked up another pinecone; this one she chucked to Michelle. “Do you know anything about these?”

Michelle tossed the cone once in the air. “Hannah would say that’s where baby pine trees come from.”



You're only firing on two engines, and it takes three to reach escape velocity. You fall back to earth. Sound familiar?

To produce enough heat—to reach the boiling point—to attain the right ground speed—to achieve escape velocity, you need to be congruent. EVERY part of you must “buy in”—your heart, your mind, and your spirit. *All systems GO.* The Enlightened Millionaire is congruent.

THE NINETEENTH AHA: YOU ARE A MONEY MAGNET



You—a money magnet? Absolutely! Magnetism is one of the prime moving forces in the universe. It is the power that binds the galaxies together. It is the force that moves the tiniest subatomic particles in your own body. The earth itself is a huge magnet. In everyday life, you find magnets in telephones, televisions, radios, computers, stereos, video cameras, and in all electric-powered home appliances—refrigerators, microwaves, and so on.

Around every magnet, there is an invisible “magnetic field” of attraction. When a nail comes in contact with this magnetic field, it is drawn to the magnet—as if by magic. The nail has no choice. It never says to itself, “I think I’ll ignore the magnetic field today.”

Did you know that when a nail comes in contact with a permanent magnet, the nail becomes a temporary magnet itself—acquiring powers of attraction that it did not previously possess? As long as the nail remains near the magnet, it retains these new magnetic powers. If the magnet is taken away, the nail returns to its original state. Why is this?

When you examine the atoms of the nail under a microscope, you discover that they possess magnetic attributes—but they are disorganized.

“She’s right. That pinecone comes from the lodgepole pine.” Sam pointed out a stand of tall, straight trees ringing the edge of the valley. “The kind your father-in-law lusts to turn into two-by-fours.”

Michelle’s face darkened.

“Inside that pinecone are thousands of seeds. Do you know what finally releases them?”

“When the male pinecone pays for dinner?”

“No,” Sam laughed. “The seeds are only released by a wildfire.”

“Really?”

“Wildfires are part of nature’s renewal process.” Sam reached over to touch the pinecone, without taking it from Michelle’s hand. “Every hundred years or so, a wildfire roars through these woods, and the heat is so intense that these cones explode, and that releases the seeds for a brand new forest.”

After a pause, Sam went on, “Sometimes *people* have wildfires. It takes a while . . . but things grow back.”

Michelle wrapped her hands around the shiny cone.

“Let’s get up and walk.”

A little reluctantly, Michelle pulled herself to her feet. “Yes, this is a special place,” Samantha said. By now Michelle was used to having Samantha read her thoughts. “I call it ‘the Rock.’ I take it with me everywhere I go, metaphorically speaking,” she added with a chuckle. “I recommend you do, too.”

Michelle followed as Sam climbed back over the stony ground to the more welcoming earth of the forest. Michelle’s muscles were ready to move her again, and she enjoyed the more leisurely pace, with time to admire the silvery leaves of the blooming wild sage and to spot butterflies. The sight of one prompted Michelle to ask, “Sam, why did you call me ‘Butterfly’?”

“Because you *will* be a butterfly,” Sam replied. “Once you get out of that cocoon.”

Sam fell quiet again and Michelle sensed that she was giving her time to absorb some of the matters they had discussed. After a



The atoms of the nail point in all different directions and, thus, cancel out one another's electromagnetic charge. By contrast, the atoms of a magnet are in perfect alignment—their north and south poles face in the same direction. When a magnet attracts a nail, the atoms in the nail begin to line up to match the atoms in the magnet—becoming “like” the magnet. The more aligned these atoms become, the more the ordinary nail behaves like a magnet. (Can you smell the analogy coming?)

Your own body is a field of electromagnetic activity. Each of your trillions of atoms is a tiny machine that generates magnetic energy. You are a walking factory of magnetic power.

- ▲ You, too, possess magnetic properties—dormant powers of attraction.
- ▲ Since “like” attracts “like,” you attract the things you like or want.
- ▲ The more aligned you are with the things you want, the more powerfully you attract them.
- ▲ The things you *congruently* want have *no choice* but to be attracted to you.
- ▲ People who are aligned or congruent are attractive, magnetic—even charismatic.
- ▲ When you are with another congruent being, his or her magnetic power “rubs off on you.”
- ▲ The more congruent you are, the wider the “magnetic field” around you.
- ▲ When you are “fully congruent,” you are irresistible!

As Napoleon Hill writes in *Think and Grow Rich*,

“Our brains become magnetized with the dominating thoughts which we hold in our minds, and, by means with which no man is familiar, these “magnets” attract to us the forces, the people, the circumstances of life which harmonize with the nature of our dominating thoughts.”

In other words, you become a literal magnet for the things you want. If you *really* want money, money literally can't say no.

while Sam began to ask casual questions about Michelle; soon she responded in kind by telling Michelle some of her own life history.

Sam had had her own wildfires. She had always wanted to have children, and she and her husband had tried for years through many miscarriages. Then her 42-year-old husband succumbed to a brain tumor. After caring for him through his illness, Sam was as broke as Michelle. But she had managed to buy the small house in Riverdale. From that start she had built a miniempire with properties and businesses in five western states. Sam focused the energy she had hoped to lavish on her own children to fostering at least one deep mentoring relationship every year. This helped Michelle understand why a successful businessperson like Sam, already so extended in her commitments, had agreed to take her on.

Finally Sam led Michelle back to the promontory. Michelle was happy to see the breathtaking vista again. The sun was a little higher. Once again they picked their way to the edge. Sam stood on the flat rock and motioned for Michelle to join her. The height still made Michelle's heart beat a little faster, but this time there was more thrill than fear. They stood on the point together, Sam's arm on Michelle's shoulder.

"So, Michelle Ericksen, let me ask you again—after you get your kids back, what will you do with a million dollars?"

Michelle's voice was low and hard. "I'd get my finances so strong that no one would ever be able to hurt me—or my family—again."

"Good," said Sam. "What else do you want? *Dream*,"^{p. 32} she added in a whisper.

Michelle looked over the horizon as she described what she began to see in her mind. "I'd buy a farm. Not a working farm. I don't want to churn butter or grow corn. But I want a big, big place with lots of rooms and lots of land so we can have all the pets we want and the biggest garden in the world."

"What else?"

"Isn't that enough?"



THE TWENTIETH AHA: KNOCK AND IT SHALL BE OPENED



Study this quote:

“Until one is committed there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative (and creation) there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one’s favour all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamt would have come his way. I have learned a deep respect for one of Goethe’s couplets: ‘Whatever you can do, or dream you can, begin it. Boldness has genius, power and magic in it.’” W. H. Murray, *The Scottish Himalayan Expedition* (J. M. Dent & Sons Ltd., 1951)

Commitment is the spark that ignites the fire. Commitment is the key that starts the engine. When one lays down a line in the sand and declares, “I am committed to do this—whatever it takes, for however long it takes,” then an invisible signal goes forth, like a radio beacon, resonating with whatever resources are necessary to complete the task.

These resources begin to “materialize” as if by magic. Ideas begin to flow. Time slows down or speeds up to accommodate. People suddenly arrive as if summoned.

How does this happen?

Have you ever played with a tuning fork? When you tap the fork, it begins to vibrate and hum, sending out sound vibrations of specific pitch

“Does it have to be? Why can’t you have everything you want? Is it hurting someone if you do?”

“No . . .”

“So, keep going. Tell me—just how good could your life be? It’s not just about money, now.”

Michelle shook her head “I don’t want to do this.”

“You don’t want to get your hopes up.”

“No.”

Sam leaned closer. “Look,” she said in a stage whisper, “there’s nobody here but us chickadees. Take a chance. Let yourself dream. *How good could it be?*”

Michelle hesitated.

“Go for it,” Sam pushed.

“Okay . . .” Michelle began slowly. “We have that farm. And the kids are back with their old friends, and they have new ones. Hannah isn’t so shy anymore. They love school and they get all A’s.” She paused for breath.

“Keep going.”

“They have all the clothes and toys and books they want, but they’re learning to give back, too.” The little hopes were sprouting up in her like the black-eyed Susans in the valley. “We travel. All the places we’ve all wanted to go. And Hannah has the lead in the school play and Nicky is the best short stop that Deer Creek ever saw.”

“And who’s responsible to make that happen?”

“I am.”

Sam nodded. “Now, that’s how a *victor* talks. I can work with that.”

“Great.” Michelle let out a happy sigh.

“Oh, you’re not done yet, Butterfly.” Sam winked. “One more thing. Now you need to shout it.”

“I beg your pardon?”

“Tell the Universe! Out loud!”

Suddenly Michelle understood. She looked across the valley



through the air around it. If you place another tuning fork nearby, calibrated to the same note, the second fork picks up on this vibration and slowly begins to hum and vibrate in harmony with the first fork. If the second tuning fork is not pitched to the same note, it does not vibrate.

In a similar way, you send out silent and invisible signals. Most of the time, these signals are weak and unfocused. However, when you reach a certain level of commitment, the intensity of your vibrations increases. Your spirit, your soul, your life force—or whatever you want to call it—begins to oscillate at a higher frequency. These vibrations, like invisible radio signals, are picked up unconsciously by everyone you meet. The message is subtle but clear—*I am committed*.

When you are committed, the cells in your body are energized by the passion of your purpose. Enlightened Millionaires are committed.

Please go back and read the quote again. Are you committed? Have you memorialized your commitment by going to www.oneminutemillionaire.com and making your commitment public? When you make your commitment public, you get the support of thousands.

THE TWENTY-FIRST AHA: SHARING IS HAVING MORE



The Enlightened Millionaire knows that giving is the highest form of manifestation of one's true nature. It is a combination of faith and action. What is the specific act we mean? Tithing. Enlightened Millionaires donate the first 10% of all of their incomes to the charities and/or churches in their communities. This giving multiplies prosperity a thousandfold.

spreading out before them, at the mighty Rocky Mountains. She stretched out her arms. "I want . . ."

"No! Say it as if it's happening *now*."

Michelle filled her lungs to bursting. Then she called across the valley, "I'm with my children!"

She was startled to hear it come back to her with almost the same intensity.

Children . . . Children . . .

The echo.

"Go on."

"We live on a great big farm . . ."

Big farm . . .

" . . . with lots of pets . . ."

Pets . . .

" . . . and we are as happy and successful as we could ever imagine!"

She kept her arms stretched out wide, alone with Sam on the very top of the world, listening to the final words of the echo:

Imagine . . .

Imagine . . .

Imagine . . . ^{p. 32}



Over the next week, Michelle and Samantha followed the same routine: Up at six, they jogged out to the Rock. Each day Michelle found the trek a little bit easier, until, on the seventh day, she raced ahead of Sam and beat her to the promontory by a good 60 seconds. When she heard Sam break through the woods behind her, Michelle was at the end of the point, shouting out her goals, her hands up in the air like Rocky at the top of the Philadelphia courthouse stairs.

"Great job, missy!" Samantha called her approval. Michelle suspected that her new friend had cut her a little slack, but it still felt good.



It worked for Rockefeller, who was a meticulous tither. It also worked for Carnegie. Recently it worked for Oprah, who has donated at least 10% of her annual income to charity, most of it anonymously, throughout her adult life. One of the world's greatest investors, Sir John Marks Templeton, founder of the successful Templeton Fund, said, "Tithing always gives the greatest return on your investment." Go behind the scenes of most great fortunes, you'll find a common pattern—the more they gave, the more they got.

Why is this? Because giving expands money. How? Just as water exists in three forms—ice, liquid, and vapor—we find it useful to think that money exists in three dimensions: the frozen state (material), the liquid state (mental), and the ethereal or spiritual state. When you give money from an attitude of gratitude and abundance, it thrusts you from the material state into the ethereal or spiritual dimension.

Just like water expands when it's heated, money expands when it is given away. Giving literally magnifies, multiplies, and exponentializes money. Conversely, the tighter you squeeze your money, the more compact it becomes. Dickens's mythical figure Scrooge vividly demonstrates the consequence of being tightfisted, stingy, hard, and parsimonious with one's money.

Many people in poverty consciousness think that money shrinks when you give it away ($100\% - 10\% = 90\%$). The Enlightened Millionaire knows that giving money actually expands in the spiritual dimension ($100\% \times 10\% = 1,000\%$). This is spiritual math. **Tithing is a money multiplier, not a money subtracter.** It expands, multiplies, and adds value to all that you do. When you begin to live this law, you'll lay claim to a multiplied harvest of 30-fold, 60-fold, or 100-fold.

When you pick one apple off a tree, Mother Nature makes sure that next year there are two apples where that single apple was picked. One apple seed can create an apple tree, an apple crop, an apple forest, and enough apples, over time, to feed apples to everyone—forever.

The Enlightened Millionaire knows that giving is a seed that multiplies infinitely. Tithing is the tool. One of the richest men in Australia, industrialist Peter J. Daniels, said: "You cannot be greedy if you tithe."

After enjoying the view silently for a few moments, and catching their breath, Samantha motioned with her head toward the flat rock. She proceeded to lie down, folded her hands behind her head, and crossed her legs at the ankle. Then she let out a contented sigh. “Dr. Freud was on to something, having people lie down to get themselves analyzed.” She looked over at Michelle. “C’mon, Butterfly, join me.”

The sun shone on Michelle with comforting warmth. And the sunbathed Rock also sent its heat flowing back upward into her body. But it was so much more than physical warmth. She felt at peace for the first time—not just since Gideon’s death, but in a way that she had rarely felt in her life before.

A calming presence encircled her. She associated it with Sam—she knew it was brought to her by Sam—but it was so much more than Sam, too.

“Where do we start today?” Michelle asked, after a few moments of silence.

“Midterm.”

“Oh, boy.” Michelle rolled her eyes.

“Don’t worry, it’s an oral test. Tell me about the *ahas* you’ve had this week.”

Michelle immediately knew what Sam was talking about—they’d spent many hours talking about the *ahas* of the Enlightened Millionaire.^{pp. 2-78} Sam had taught her that it was one thing to learn a lesson intellectually, but quite another to “get it” emotionally. Without that flash of insight—the *aha* experience—the lesson wasn’t complete. Sam called it “transformational learning”^{p. 136} as opposed to “informational learning”. Heart learning versus head learning. It meant using metaphors and games and various exercises until the lights came on. Sam had told her that it wasn’t enough to get an *aha*. It was just as important to share the *aha* with someone else as soon as possible. In this way the lesson was learned at a deeper level.



The Enlightened Millionaire donates the first 10% of all of his or her income. This giving multiplies your prosperity a thousandfold. Committing to this will transform your life and make you richer than you ever dreamed possible.

Are you willing to commit?

THE TWENTY-SECOND AHA: GOD KNOWS WHERE THE GOLD IS



*The Gallup Poll estimates that 95%
of North Americans believe in God.*

If our spiritual life is so important to most of us, why don't we tap into the spiritual realms more often to reach our monetary goals? People don't usually associate money with spiritual matters. It's as if we want to maintain the "separation of church and state" in our personal affairs as well as in our politics.

Is it that money doesn't mix well with God? Frankly, we think it's quite ridiculous to learn to master money without involving the Author of all Wealth. As someone said, "God knows where the gold is." If you think about it, He probably also knows which stocks are going to go up tomorrow, which real estate is bound to triple in value next year, and which business ideas are destined to make some deserving person a millionaire.

Before you start thinking that the Bible teaches that poverty is a virtue, remember that Abraham, revered as "Father" by three great religions—Judaism, Islam, and Christianity—was also one of the wealthiest men in the world at the time. A billionaire by today's standards. (And

Michelle scanned back over the week, reviewing her favorite *ahas*. “Givers get,”^{p. 14} she said. “That was a new concept for me. I always thought of rich people as stingy, penny-pinching, money-grubbing. But you showed me how I could ‘give my way’ to wealth. I like that.”

“Give me another *aha*,” Sam prodded.

“Writing down my goals every day,”^{p. 38} Michelle replied immediately. “The first few times I did it, I heard that voice in my head. . . .”

“Do you mean Ms. Yabut?” Samantha smiled.

Michelle nodded. “I’d start writing a goal, like getting Nicky and Hannah back”—she flinched, but found she could go on—“and I’d hear that voice saying, ‘*Yeah, but* it’s too late. *Yeah, but* you’re not smart enough. *Yeah, but* you’ll never get the money.’”

“Whoa. You’re good at yabuts.”

“*Yeah, but* I had a good teacher,” Michelle laughed, “who gave me one of these.” Michelle held up her slender, freckled forearm, now tanned from her week outside. From it dangled a purple rubber band.^{p. 16} “This is my second one. I snapped the other one so many times, it broke.”

“Ouch.” Samantha winced. She took Michelle’s wrist and silently regarded the faint red mark above her watch.

“I’m still snappin’. But not nearly as much.”

Samantha let go of Michelle’s wrist. “That’ll be gone by next week. Along with Ms. Yabut.”

For the next 15 minutes Sam reviewed Michelle’s goals with her—coaching her to visualize each of her goals in full sensory detail as if she were experiencing them in present time. Although Michelle was beginning to feel more confident about the future, something was nagging at her—an underlying worry she was having trouble putting into words. Finally she asked Sam about it.

“Learning these *ahas* has been great, but I was wondering . . .” Michelle struggled to avoid offending her mentor “. . . when are we going to get to the millionaire stuff?”



Abram was very rich in cattle, in silver, and in gold [Genesis 13:2].) These material blessings were not a curse, but a *reward* for his faithfulness.

Almost every spiritual path has sacred writings that teach about the abundant universe and the importance of sharing our abundance. Here are two of our favorite passages:

Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths. . . . Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. (Proverbs 3: 5–6, 9–10)

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of Hosts. (Malachi 3: 10–11)

In our study, we find no other promise made so clearly. God challenges us to prove Him—to put Him to the test.

We have put this principle to the test. It works. The Enlightened Millionaire acknowledges that God knows where the gold is. Allow God to show you.

Sam must have heard the question but didn't immediately respond. She continued to stare at the clouds. It appeared to Michelle that she was pondering how to answer.

Sam finally spoke, her voice low and deep. "This is the millionaire stuff." The way she said it, Michelle got the impression that Sam was a bit disturbed by the question.

"Yeah, but . . ." And then Michelle caught herself and snapped her rubber band.

Sam picked up on it. "What was the thought you just snapped?"

"I just keep telling myself that this is going too slow. I don't have time for *ahas*. I need to get to the making-money stuff . . . you know, how to buy real estate, how to launch a business, how to make a million dollars."

"Have you ever noticed how quickly skyscrapers seem to go up?" Sam asked. "What you don't see are years of advance planning with the architect and the general contractor. Then they spend months excavating the soft soil and then driving steel columns or piles sometimes hundreds of feet deep until they reach bedrock. The taller the building, the deeper the piles. As for your 'building,' I'd say we're still in the excavation phase."

Michelle was silent for several minutes. "How do you know so much about buildings?"

"Well, my office building isn't a skyscraper . . . just ten stories, but the principles are the same."

Michelle leaned up on her elbow, impressed. "You own a ten-story office building?"

"Yup. Me and the bank," she chuckled. Then, after a short silence, Sam spoke softly. "Just trust me, Missy. The money'll come. Faster than you can imagine. But first, the foundation."

"Okay," said Michelle, feeling like a child who has just been told that there'll be no dessert unless she finishes her vegetables.

Sam launched ahead. "When was the last time you just *knew* something was right?"



THE TWENTY-THIRD AHA: DESTRUCTION IS CREATION



After you have made the decision to become an Enlightened Millionaire, you may, like many people, run up against the phenomenon of “hysteresis” (pronounced hiss-ter-EE-sis.) Technically, the term describes the tendency of materials to snap back to their original shape once the pressure being applied is removed. For example, when a piece of steel is heated, it expands. Stop applying the heat and the steel returns to its original condition as it cools. Hysteresis has taken place.

Something similar takes place with human beings. Often an individual returns to her or his original state when a new force is no longer being applied. It “remembers” where it was before the new force arrived and it returns to that familiar place.

To create permanent change within a material or a human being, a force must be applied that is strong enough to exceed the “elastic limits” of the object or old conditioning of the individual. How do you transcend your old habits and move to a new level in your life?

First start focusing on your future vision. The vision must be so strong that it dominates your thoughts, your choices, and your activities. What *one* attitude or habit can you eliminate right now that is hurting your ability to manifest a million dollars? Maybe it’s blaming others when something doesn’t go right. Whatever it is, commit to making that behavior “off limits.” Start with just one off-limits behavior and commit to keep it off limits.

At the same time identify one pattern that you are certain you must have to reach Enlightened Millionaire status—maybe it’s getting proper nutrition so you have more energy to do the things necessary to be a millionaire. Whatever it is, commit to making that behavior a “must” instead of a “maybe.” Then commit to stay “on target” until it becomes part of your new habit pattern.

“That’s easy. When I met you.”

“No extra credit for buttering up the teacher.”

“Seriously.”

“But *how* did you know?” Samantha twisted one of the hammered gold rings she wore on her fingers. “What did it feel like when you met me? Not just in your head—in your body.”

Michelle closed her eyes and took herself back to the Mariposa Plaza. That night she felt so desperate and alone. She remembered how *that* felt well enough—from morning until night. The heaviness in her body. The dimness of the world—as if she were wearing sunglasses all the time.

“I’m not sure. . . .”

“Go back to that experience. Relive it. Notice the subtle things that were going on.”

Michelle kept her eyes closed. She saw again the flames of the fire lapping behind Samantha. She remembered details she hadn’t been consciously aware of before, because there had been so many other things going on in her mind at the time.

“Take yourself forward frame by frame,” Sam coached.

As Michelle followed Samantha’s instructions, reliving that night, she felt as though she were seeing a movie for the second time and picking out elements she had missed on the first viewing. And then she noticed something. She spoke as if she had been thinking aloud. “There is this tiny voice in my head whispering, *‘This is it. Go for it.’*”

“Ms. Yabuts?” Sam asked.

Michelle shook her head, “No. Not that voice. Another one.”

“How did this new voice make you feel?”

“Hmm . . . peaceful . . . all over my body . . . and lighter . . .”

Michelle continued to reenact the scene up to the moment when she got into Samantha’s Mercedes.

“Where is the feeling now?”

“Right here.” Michelle opened her eyes wide, then squinted in the sunlight. She tapped her chest. “In my heart.”



Now write both commitments and put them where they can be seen each morning and each night. When you fail to keep your commitment (most people will), just acknowledge the failure and recommit. Remember what Henry Ford said, “Failure is the opportunity to begin again more intelligently.” When you have gone seven sequential days both staying “on target” with the behavior you desire and “off limits” with the behavior you want to eliminate, then celebrate! Hysteresis has lost the majority (if not all) of its power. You have moved to the next level!

When that objective is reached, it’s not an end, it’s the beginning of the next phase. Focus again on your vision and add the next off-limits task and on-target behavior to the same paper and repeat the process.

Each cycle moves you closer to being an Enlightened Millionaire.

THE TWENTY-FOURTH AHA: PUTTING IT ALL TOGETHER



Have you ever sabotaged yourself? Was there a part of you running around inside your mind setting booby traps to slow you down? Leaving land mines, setting ambushes, blowing up your own bridges, flattening your own tires, emptying your own bank accounts, spreading lies and rumors about you? Better catch that little saboteur before he does any more damage—better catch him and convert him to your side. It’s worth the effort to get congruent.

Samantha propped herself up on one elbow. “Some people call it *intuition*.^{p. 54} I call it your *true self*. Now you know what it sounds like . . . and how it makes you feel.”

Michelle nodded. “Where did you learn this?”

“From my grandfather.” Sam smiled, remembering. “He was a very successful businessman. One day—I was about 14—I observed him in a business meeting in his living room. I noticed that whenever he was asked to make an important decision, he paused, pursed his lips, put his hand on his heart, and tapped three times. Then he rendered his decision. Afterward, I asked him about it. He said he always checked with his ‘true self’ before he made up his mind about anything important.”

“Hmm . . .”

“So what does your intuition tell you is the next step?” Sam asked.

Michelle hesitated. Then she closed her eyes once again and put her hand over her heart. “I don’t like it.” She squirmed on the Rock. “It’s telling me that it’s time to go see Ericksen . . . but . . .”

“Yeah, but . . .”

“This is different,” Michelle shot back. “I’m just so . . . so afraid of him.”

“You always talk about him like he’s as big as King Kong and twice as mean. But you know, that’s your perception.”

“Mine and a whole lot of other people’s.”

“Still your perception,” Samantha insisted. “You can change that.”^{p. 48}

Michelle waited.

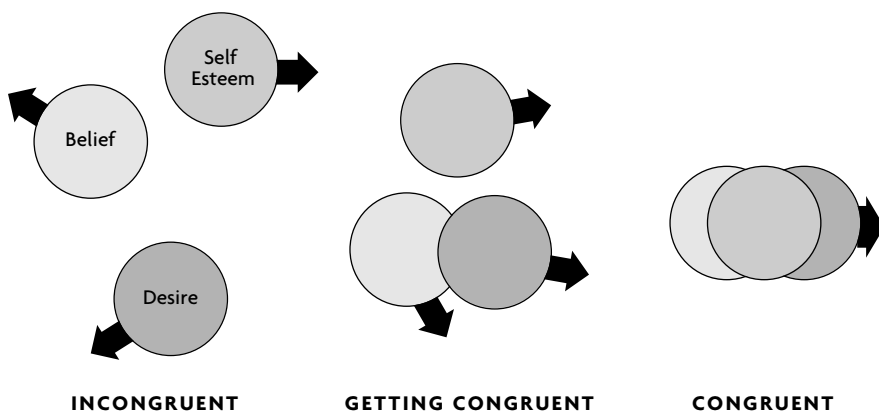
“Picture him,” Sam instructed. “Picture him in as much detail as you can.”

Michelle closed her eyes.

“What’s he wearing? What’s he smell like? How far away is he standing? How tall is he? What’s surrounding him?”

Michelle cringed as the image of Anthony took shape in her





Desire. Belief. Self-esteem. When you have these in alignment, you are a power to behold. But this process of alignment doesn't happen all at once. Sometimes it takes years. Other times it takes a near-death experience or some other "close call" to suddenly force you to wake up and get your act together. When you don't have any other choice—when it's a matter of survival—you usually figure things out. Whether slowly or suddenly, you wake up one morning and realize that "your someday is now." You want it. You believe it. The seed you planted so long ago is now ripe and ready to bear fruit.

It may seem like we're spending a lot of time on the inside stuff—but this is the hardest part. If you can get congruent, all the rest is child's play. Anyone can learn *what to do*. It's *getting yourself to do it* that's hard.

Stephen Covey likes to quote Lincoln, who said, "If I had eight hours to chop down a tree, I'd spend seven sharpening my saw." Getting congruent is having a sharp saw.

Most people get lost hacking their way through the jungle in pursuit of their goals. When you're congruent, you fly confidently over the jungle and land next to your objective to claim what you have so clearly envisioned.

Getting your act together is the final key to manifesting what you want in your life.

mind. She'd latched on to her memory of the first time she met him. He was red-faced with rage—an expression she often saw again over the years. She'd been one of the picketers in front of the Ericksen Timber building, protesting against his company's reforestation policies, or lack of them. She met Gideon the same day, when he'd come out to try to negotiate with the picketers. Maybe she was guilty of some revisionist history, but she also believed that she had fallen in love with Gideon the first moment she saw him.

"You're drifting. Get back to Mr. E."

She went back to Anthony, this time imagining steam coming out of his ears when she and Gideon announced their engagement. He had been outwardly polite, but his feelings were no secret.

"Looks like you've got it," she heard Samantha say. "Now make him smaller. That's right. See all that stuff around him? It's getting bigger. Not just the fancy paintings and furniture, but his clothes, too. He only has those clothes because he bought them, you know, and he's just a naked man without them."

Michelle stifled a giggle. She'd never seen Anthony without a \$3,000 suit on. She had never stopped to think what was underneath. He was nearing 70.

"Is he getting smaller? Good. Keep going. Smaller and smaller until he can fit in the palm of your hand. He's still naked, by the by."

Michelle put out her hand.

"See him there."

Tentatively, she opened her eyes. "I do."

Sam went on, "He's getting smaller. He's starting to not look human. He's featureless, like a worm. Now he's even smaller. He's—"

"—a speck of dust."

"Now blow him away. Just like blowing out a birthday candle."

Michelle blew on her palm and as the speck of dust that had once been her red-faced father-in-law floated away, she made a wish.



THE FIRST MANIFESTATION



“I am enough.”

Today, I am enough.

I am smart enough.

Wise enough.

Clever enough.

Resourceful enough.

Able enough.

Confident enough.

I am connected to enough people to accomplish my heart's desire.

I have enough ideas to pull off magic and miracles.

Enough is all I need.

Enough is what I have.

I have more than enough.

As I do all that I can do, I'm able to do more and more.

I am excited to be alive. I rejoice and re-choose every day to make my life better.

I am happy, healthy, prosperous, successful, rich, loving, loved, and beloved.

I am comfortable with myself, so I am comfortable with all others.

I confidently greet each day with a smile on my face and love in my heart.

Everyone who meets me is warmed by the radiance of my attitude.

I work on my attitude continuously. I read positive, inspiring, and uplifting books.

I listen to audiotapes and CDs during my driving and exercise times.

I associate with friendly, caring, nurturing people who are involved doing important things.

The people with whom I associate want more for me than I want for myself.

*The projects with which I am involved **WOW** my soul.*

I am passionately on-purpose to do good, be good, and help others do the same.

I am enough. I have enough. I do enough.

Michelle had not been back to Deer Creek since January. Now it was September; a full year since Gideon had died.

Michelle experienced a confusing range of emotions as she recognized landmarks on the two-lane highway that meant they were drawing closer: the hand-lettered “Fresh Cherries” sign on the edge of the Parsons’ farm, and a few miles later, the pile of used tires that had been there all her life. Those same old sights she’d taken for granted now seemed so precious. It was early morning, and the air was still delicate with the last of summer, black-eyed Susans still crowding the side of the road.

“We’ll get to the junction in about 10 minutes,” she alerted Jeremy. If someone had told her 10 days before that she would be driving to Deer Creek with Jeremy Cavaliere, she would have pointed her index finger at her temple and made a few circles. But as Sam had said with a wink when Michelle left, “Any road round the mountain is going to have lots of curves.”

Michelle had stayed in touch with Delphine and Jeremy, who had offered to drive her to what felt like the most important meeting of her life. She hadn’t felt like this since Gideon drove her to the hospital when her contractions were five minutes apart. “You sure you don’t want me to go in with you?”

“I’ve got to do it by myself,” Michelle replied. “But thanks.”

Funny how good a friend Jeremy was turning out to be. “Funny what you find out when you stop pushing people away,” Sam had said.

“Well, I’ll be hanging outside. You can call me on my cell phone if you need help.”

“That’s really nice, Jer.”

“You know, this is my last week at the Mariposa, too.”

She jumped. “Turn here!”



ACRES OF DIAMONDS



In 1870, 27-year-old Russell H. Conwell was serving as an international correspondent for the *American Traveler*, a weekly journal published in Boston. On assignment, he was riding in a camel caravan along the valley between the Tigris and Euphrates Rivers in Mesopotamia when he heard his Arab guide weave tales to entertain his American tourists.

The young Conwell was deeply impressed by a legend about a prosperous Persian farmer, Ali Hafed. Lured by the stories of a Buddhist priest, Ali Hafed deserted his own fruitful farm to search for immense wealth in mythical diamond fields.

Far and wide Ali Hafed roamed, footsore and weary. Youth and wealth disappeared, and he died far from home, an old and disillusioned pauper. Not long afterward, the guide related, acres of fabulous diamonds were found on Ali Hafed's own land.

To the other tourists, this was just another alluring story, but in Conwell's mind a great truth had been sown. To him it said: "Your diamonds are not in faraway mountains or in distant seas; they are in your own backyard if you will but dig for them."

Throughout his life Conwell applied this valuable lesson numerous times. Although he authored 40 books, he is most remembered for his famous lecture, "Acres of Diamonds." In the early 1900s he became America's foremost platform orator. By the end of his life, in 1925, he had delivered the lecture more than 6,000 times in town after town across America. It was heard by millions from pulpits and public platforms, and by radio, and today others are still reading his practical, optimistic essay* and hearing it on cassettes. The money from his speeches

*For the full text of Conwell's speech "Acres of Diamonds," go to www.temple.edu/about/temple_founder/acres_text.html.

Michelle would also not have believed it was possible to learn so much in so short a time—it had been less than four weeks since she'd met Sam. One thing that Sam had taught her in their time at the Rock was the importance of personal presentation. “I like to pay homage to my ancestry,” she said. “But another reason I wear the ethnic clothes is—well, if you were in a meeting with me and 10 other people, who would you remember afterward? Me or the six dudes in double-breasted suits?”

“It helps to be six feet tall and gorgeous.”

“Five ten. But who counts?”

The day before, Samantha had taken Michelle to her personal stylist. Michelle had let her hair grow long and uneven, but the stylist had cut it to a casual, fashionable shoulder length. Sam had also taken her shopping. Today Michelle was wearing some of their purchases: a teal blazer over a crisp white blouse and perfectly creased charcoal slacks.

As Michelle stood at the intercom in front of the Ericksens' automatic gate, at the bottom of their drive, she did the warm-up exercises^{p. 48} that Samantha had taught her.

Breathing. She took seven deep breaths, careful to exhale every molecule.

Visualization. She mentally surrounded herself with a light, intense purple, the color that gave her the most energy.

Aural. She called up a song that always stirred her, a rousing Reba McEntire tune.

She pressed the intercom button.

“Yes?” It was Estella, the Ericksens' housekeeper of 25 years and the woman who had claimed Michelle's house was unfit for the children.

“It's Michelle, Estella.”

“Are they expecting you?” came the voice from the intercom.

“Yes. My appointment is at 9:00.” She was exactly on time.

The gate rolled open.



was used to fund scholarships for Conwell's other great love—Temple University in Philadelphia. How this came about is a great story by itself.

One evening in 1884, a young man approached Conwell and expressed a desire to prepare for the Christian ministry. Conwell offered to teach the youth one night a week, but on the agreed-upon evening seven earnest young men appeared. Conwell's class grew in numbers, the services of other teachers were enlisted, and it was necessary to rent a room, then a building, then two. Within a few years the studious group had grown from seven to several hundred students, and a charter for "The Temple College" was issued in 1888. Of course, Conwell already had been elected its president, a position he held for the next 38 years. A charter for Temple University was issued in 1907.

Today, Temple University boasts 29,000 students. It is the 39th largest university in the United States and the largest provider of professional education (law, dentistry, medicine, pharmacy, and podiatric medicine) in the country. No doubt you've heard of Temple's most famous trustee and alumnus—comedian Bill Cosby. Temple's founder, Dr. Russell Herman Conwell, lies at rest in the Founder's Garden, surrounded by splendid buildings of the attractive main campus of Temple University. Temple University itself is an enduring monument to his vision—truly his own "Acres of Diamonds."

This material is adapted from an article on Conwell at the Temple University website: www.temple.edu.

Heading up the steep drive, Michelle thought longingly of Nicky and Hannah. When she had called Anthony to arrange this meeting, he had made it a nonnegotiable demand that she not see the children. It had been painful to agree, but she knew that by doing so she would shorten the time necessary to arrange the meeting.

She used another visualization to toss the distracting image of her children from her mind. Sam had taught her how to isolate a negative thought, to mentally package it, and then to dispose of it. Every time Michelle did this exercise it became a little more natural, and she could foresee a time in the not-too-distant future when she was truly mistress of her thoughts.

It was a challenge, though, as she looked up at the house. It was a tribute to ostentation, a re-creation of an English lord's manor, with elaborate stonework and gables. In the center of the circular drive, planted in a perfect round of green grass, a tall pole flew the American and the Colorado flags.

Estella met her at the front door. She wore a robin's egg blue uniform, with a broad white apron and cap that made her look like a nurse from World War I. She wore heavy foundation to cover a poor complexion and turquoise eye shadow and heavy liner.

"Hi, Estella," Michelle said, trying to sound neutral. For some reason, Gideon had adored her, so she must have another side to her cold personality. Somewhere.

"Yes," Estella said coolly. "Mr. Ericksen says to wait in the library."

The library. That was the two-story room crammed with books with the ladder on wheels. It wasn't all for show: Anthony was an avid reader, with a special interest in history. Natalie was a lover of romance novels, but her husband made her keep them in a separate room.

Michelle followed Estella. Her uniform made a rustling sound, but her crepe-soled shoes were as silent as a snake crawling underfoot.



ONE MINUTE REVIEW OF MILLIONAIRE AHAS

1. **Everyone manifests.** If you don't have what you want, ask yourself, "How did I manifest this?"
2. **Be. Do. Have.** First, be. Then, do. Then you can have all the prosperity you want.
3. **Live life above the line.** If you are willing to *learn* instead of to *blame*, life will go more smoothly.
4. **Abundance is your natural state.** Opportunities and blessings flow to individuals who embrace an abundant attitude.
5. **Givers get.** Give, and it will be given to you.
6. **Changing your life is a snap.** Control your thinking and you control your results.
7. **Words transform.** Speak only with good purpose. If it doesn't serve, don't say it.
8. **You are your wealth.** All you need is a good idea and the commitment to do it. All the rest can be borrowed.
9. **Wealth is freedom.** The six great freedoms are money freedom, time freedom, relationship freedom, spiritual freedom, physical freedom, and the freedom to pursue your genius.
10. **It all starts with a dream.** Give yourself permission to dream a big dream. You can have it all.
11. **Clarity is power.** Don't think *of* your goals, think *from* your goals.
12. **More clarity is more powerful.** Write your six major goals down every day.
13. **Tap into your genius.** You have unique talents, abilities, interests, and values that only you can bring into greatness.
14. **Leverage.** Do what you love and the money will follow.
15. **Imagination trumps will.** When the will comes in conflict with the imagination, the imagination always wins.
16. **The size of the question determines the size of the result.** As you ask yourself better questions, your results will vastly improve.
17. **You already know the answer.** Take time to cultivate your intuition. Go with your "gut." It is almost never wrong.

Estella left her alone in the library. Michelle sensed they would make her wait, partly to demonstrate who was in control and partly to let her anxiety level build. There were two new portraits of Nicky and Hannah prominently displayed above Anthony's desk, the one wall not lined with books. Hannah was outfitted for tennis, and Nicky for lacrosse. Michelle rose to study the portraits, examining the new and subtly more mature lines of their faces. It hit her hard that she had not seen them since before the previous Christmas. She had missed a birthday each. She closed her eyes, reassuring herself that Anthony wouldn't leave her too long in a place she might snoop. Samantha's thought-mastering exercises were getting more difficult by the moment.

After 10 minutes, Anthony entered with Natalie behind him. Natalie was in a crimson silk lounging suit. Her hair was pulled back into a tight bun. Fleeting, Michelle wondered if it was possible that Anthony was faithful to her.

"You have five minutes," Anthony announced, sitting behind his mighty desk. "My bridge club is meeting in the second-floor lounge."

"And I have the Junior League." Natalie remained standing like a sentry next to her husband.

"I have a meeting, too," Michelle said casually. "I don't need more than five minutes." She gazed straight at her former father-in-law, calling up the image of the harmless speck of dust in her palm, ready to be blown away into nothingness.

"You said you had a proposal for me." Anthony reached for a gold-plated ballpoint and a leather-bound appointment book, making a show of not paying too close attention to her.

"Anthony, Natalie . . . I came to talk to you, parent to parent, as it were," Michelle began. She remembered an insight that Samantha had shared earlier in the week: There was nothing to be gained by demonizing the Ericksens—by labeling them as jerks, let alone stronger curse words. They were on their own path, reaping what



18. **Be congruent.** You've got to want it. You've got to believe you can make money—lots of it. You've got to believe that you deserve to be wealthy—to your very core.
19. **You are a money magnet.** You are a literal magnet for the things you want. If you *really* want money, money literally can't say no.
20. **Knock and it shall be opened.** *"Whatever you can do, or dream you can, begin it; boldness has genius, power, and magic in it."* (Goethe)
21. **Sharing is having more.** Tithing is a money multiplier, not a money subtracter.
22. **God knows where the gold is.** Become a partner with the Author of all Wealth.
23. **Destruction is creation.** Hysteresis is the enemy. Break through to a new level of results.
24. **Putting it all together.** Getting your act together is the final key to manifesting what you want.

they sowed. Looking at them now, this was a slippery insight to keep hold of, but Michelle swallowed and vowed to do her best. “I want to see my children. Surely you’d agree that would be in their best interest.”

“Michelle.” Anthony’s voice was unctuous. “Let’s leave the visitation issue for the courts to decide. I only agreed to see you because my lawyers suggested it would be to our benefit. You won’t be able to say to the judge that I stonewalled your every request. But I certainly cannot allow you to see them now.”

“You tried to run away with them,” Natalie snapped.

“I did not,” Michelle insisted. “We were going to visit—”

“As if we’d trust you again—”

“Dear.” Anthony put his hand out, but stopped short of touching his wife. “We’ll stay civil.”

Michelle looked from Nicky’s to Hannah’s picture. They were so close . . . maybe even in the house . . . yet so far away. . . . “You can stay in the room with me, I don’t care, I just want to talk to them, to hug them once. . . .” *Don’t lose control.* “You can’t really believe that would hurt them.”

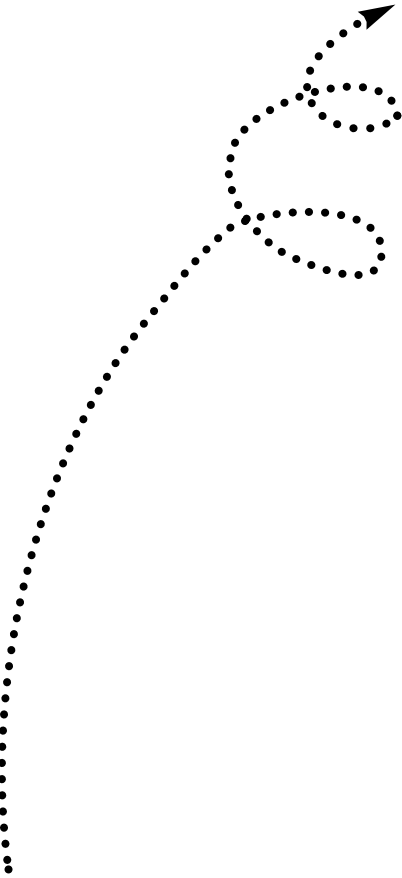
“Yes, it would, though.” Anthony threw down his gold pen, put his hands on his desk, and tilted his chair back. “Be logical. They’re young and pliable. They’re forgetting you and forming new attachments. Gideon was on the right track until he got mixed up with you. Fortunately, Nicholas has inherited my intelligence and head for business. Unlike his poor late father, he is excellent with numbers. I arranged with the principal at St. James to start a Young Entrepreneurs Club, and Nicholas will be the first president.”

Natalie leaned over Anthony’s desk. “It’s time to put this behind you, dear. You’re young, some men would find you attractive, you can have more children. We really mean what’s best for the children. Nicholas and Hannah are *Ericksens*. We were the first settlers.”

“Not counting the Native Americans,” Michelle murmured, even as she was blinking back tears.



LEVERAGE



“They’re thriving here,” Natalie went on, as if Michelle hadn’t spoken. “They eat the best food. Hannah has lost five pounds of baby fat. I gave her such a lovely birthday party. We had a professional magician and pony rides and three kinds of cake, all nonfat.”

“I’m their *mother*,” Michelle said helplessly. Why wasn’t this working? Then she remembered her session with Sam at the Rock from just a couple of days before. Her intuition.^{p. 54} In her growing desperation, she had lost touch with that. She closed her eyes, took the deepest breath of her life, and tapped her heart three times.

When she opened her eyes both Anthony and Natalie were looking at her as if they feared she might finally have proved their longtime suspicion that she was crazy. But Michelle let a smile spread slowly across her face. While accessing her intuition she had remembered a key insight that Samantha had illustrated early on. *The size of the question determines the size of the answer.*^{p. 52}

“I just have one question for you. . . .” Michelle paused. “On what conditions would you allow me to get my children back?”

Anthony Ericksen responded immediately, “I can’t imagine any scenario where we would allow that.”

Natalie shook her head in agreement.

The first rejection.

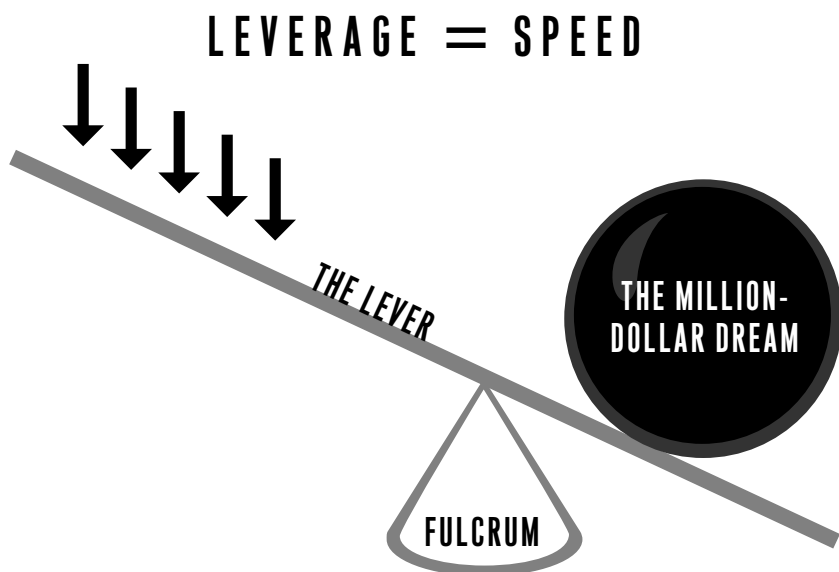
“Come, now,” Michelle replied. Although there was no rational reason, she began to feel calmer than she had felt since the moment she had stepped inside. “There must be some way. . . .”

“If you get them back, dear,” Natalie said in a tone that might have passed as concerned, “how are you going to feed them? I can’t imagine that food stamps cover everything.”

“What my wife is pointing out is that since you’re still as insolvent as you have been all your life, it doesn’t seem likely that you’ll ever have the financial resources to take care of a family, let alone my grandchildren.”

The second rejection.





Leverage equals speed. If you want to create wealth, you need leverage. Lots of it. There are three parts to leverage. The first part is the objective (the Dream) that you intend to bring into reality. The Enlightened Millionaire focuses on a dream that advances humanity; it adds value. In this way, every dollar earned is an “enlightened” one. In addition, the precessional events are always positive, and, as the dollars mount to millions, a sense of gratitude permeates the Enlightened Millionaire’s being.

The second part is the fulcrum. That is you. You are the object upon which the lever pivots. Without you there is no height to the lever and the objective will never move, no matter how long the lever or how much force is applied to the lever.

The third part is the lever itself. When the objective and the fulcrum are in place, success depends on the length and strength of the lever. Assuming the lever is strong, it is all about the length of the lever. The longer the lever, the *less* force that is needed to move the object. A long lever works easier and faster than a short one.

Enlightened Millionaires know speed is the new currency of business. Hence, Enlightened Millionaires create very long and strong levers.

Michelle asked boldly, “Just what kind of financial resources would I need?”

This question seemed to catch both of the Ericksens off guard. Was this a slight crack in her opponent’s resolve? She pressed on. “How much? A hundred thousand? Two hundred? A million?”

“You? A millionaire?” Anthony laughed heartily. Michelle didn’t think she had ever heard him laugh before, and it was a frightening sound. “Michelle, thank you. Mayor Quarls always starts our weekly bridge games with the best joke, but I think I’ll have him beat this time.”

Natalie looked less amused. Perhaps she was anticipating what Michelle said next.

“I’m serious.”

“The answer is no.” Anthony sounded impatient now. “And I don’t have any more time to waste.” He picked up his phone with the intention, Michelle guessed, of calling his private security to escort her out.

The third rejection.

So she spoke quickly. “I never thought I’d see you back down from a wager.”

“Wager?” he echoed. He held the handset of the phone in midair. “What kind of wager did you have in mind?”

Natalie shot her husband an angry look.

“Don’t worry, dear,” he said. “Michelle?”

The idea had taken shape in her mind in just the past few moments. Now she let the words come out in a rush, trusting them to take her to the right place. “Let’s say . . . I make a million dollars . . . in the next 12 months. If I do, you drop your suit for permanent custody . . . and I get my kids back.”

“And if you don’t?”

“I’ll leave the state and you’ll never see me again.”

“Oh, for God’s sake,” Natalie blurted out.

“Be quiet, Natalie,” Anthony said sharply, but in his irritation



THE LONGER THE LEVER, THE GREATER THE IMPACT



*Give me a lever long enough and a place to stand
and I will move the entire earth.*

ARCHIMEDES (C. 287–212 B.C.)

A movie star makes a movie once. The leverage comes when thousands of prints are made and the movie is shown all over the world. The money comes when millions of people pay to view it.

A baseball player plays baseball. The leverage comes when he is watched by tens of thousands of fans at the stadium and viewed nationally on television. The large salary a ballplayer makes comes from the revenues of this leverage.

Teachers, on the other hand, usually have 25 to 40 students per class. They have very little leverage and thus their salary is relatively low. Both the baseball player and the teacher add value (with the teacher generally seen as adding more value), yet the baseball player has the greater leverage and thus is able to demand and receive more money for his services than a teacher.

All large sums of money embrace the generalized principle of leverage. For example, the first volume of *Chicken Soup for the Soul* added lots of value. It was a book that was written once, yet it was purchased by millions. Once the book became a hit, the authors were able to leverage the “Chicken Soup” brand into many other books (e.g., *Chicken Soup for the Teenage Soul*) as well as other products, like the Chicken Soup calendars. Tens of millions of these products have been and are continuing to be sold. This leverage creates continuous income streams not only to the authors but also to the publishers, distributors, bookstores, and many others.

Michelle felt a sudden lifting in her heart: The gambler in him was tempted. Better yet, there was no financial risk involved for him, and once this nonsense was over she'd be out of their lives for good.

"There are limits," he said, tapping his pen against the appointment book. "You have to earn it. You can't borrow it, receive it as a gift, or win it in a contest. And it must be cash. I'll need proof. In fact, I'll need to see your million dollars with my own two eyes."

"Agreed." She returned his gaze without flinching.

"And," he paused, "you'll have to bring it to me in 90 days."

"90 days to make a million dollars? You can't be serious!"

"That's the bet. Take it or leave it."

Michelle was in a panic. He'd outmaneuvered her! Samantha had taught her how to find her center at times of stress, and she groped for each step now: picturing herself at the Rock, its warm strength flowing into her, sitting next to Samantha, her hand in the older woman's hand. *Take the Rock with you wherever you go.*

Two voices inside her head were arguing.

Don't do it.

You can do it.

Are you crazy?

You'll figure it out.

She listened first to one, and then the other. And then she spoke.

"Have your attorney draw up the papers."

"Turns out my lawyer is upstairs right now. About to play bridge. Natalie, will you go get Martin for me?"

Michelle shifted in her chair as she watched Natalie leave. It was going to happen. Now the panic began to return in even bigger waves.

"Once Martin gets here we'll wrap this up quickly," Anthony said. Pause. "Well, as quickly as we can. You know, I don't want to leave any loopholes."



The book *Nothing Down* explains the power of leverage in real estate. For example, if you put 10% down on a \$200,000 home that goes up in value by 5% in one year, then the property is worth \$210,000. You get the leverage not only on your \$20,000 but also on the remaining \$180,000 that you have borrowed. Your \$20,000 investment has earned you \$10,000, a 50% return on your money.

When you are able to buy real estate for no money down and it goes up in value, you have created a return on someone else's money. Of course, some time and effort are involved. However, computing a financial return on no money invested shows an infinite return. That is infinite leverage.

THE AWESOME POWER OF LEVERAGE



Leverage is the power to control a lot with just a little. Big doors swing on little hinges. In the business world, there are five kinds of leverage.

- ▲ **OPM—Other People's Money.** In real estate investing we buy residential real estate with 10% down and yet we control 100% of the property. The classic investment book *Nothing Down* teaches how to achieve ultimate leverage: how to buy property with little or no money down. Thousands of people have become millionaires using this system.
- ▲ **OPE—Other People's Experience.** It takes too long to learn it yourself, so borrow or learn from others. The easiest way to become rich is to apprentice personally with someone who is rich. Learn all they know, meet all their contacts, and do what they do—do it even better. If this isn't possible, read their books, listen to their tapes, watch their videos, interview them if possible, and attend their seminars. One

Michelle stood up to see if she could regain control of her emotions. She tried to act calm. “You don’t mind if I look at your books while we wait, do you?” She gestured to one of the crammed walls.

“By all means.” Anthony smiled. “I’m particularly proud of my Napoleon shelf. And I have an early edition of Machiavelli’s *The Prince*. If you’ve never read it, now might be a good time.”

She turned to glance back at him. He had folded his well-cared-for hands over his flat stomach.

“Michelle, my dear, you couldn’t make a million dollars in a million years.”

90 Days and Counting . . .

What have I done? Michelle asked herself over and over.

She barely spoke to Jeremy on the ride back. He seemed to sense her need for silence; in any event, he was supportively quiet.

When he returned her to Sam’s cottage in Riverdale, Michelle raced through the empty rooms until she found her friend in the backyard. Sam was kneeling in the earth next to her tomato plants. She was wearing a broad-brimmed straw hat and quilted gloves.

“Sam.” Michelle sunk to her knees next to her, grinding her slacks in the dirt. “Sam, I’m in trouble.” Her words ended in a sob.

“Whoa, slow down, Butterfly,” Sam said calmly. “Will you hand me that little trowel over there? With the red handle?”

“Sam!” *Doesn’t she see this is serious?*

“Why don’t you start from the beginning.”

Michelle wiped a teal sleeve across her teary eyes. Then she told Sam what had happened—how nervous she had been, how Natalie had taunted her, how she had used her intuition—and finally, how she ended up making what she thought was the most foolish decision of her life.

“Anthony’s right,” Michelle said quietly, feeling another painful lump in her throat. “I can’t make that kind of money. . . .”



idea you learn can save you 10 years of work effort. Leverage is about maximizing your results in a minimum amount of time. Therefore, absorb lifetime bodies of information and insight—compressed into instant usability just for you—in the forms of books, tapes, CDs, films, videos, and seminars. This is the cheapest and quickest way to gain OPE.

- ▲ **OPI—Other People’s Ideas.** When Mark wanted to become a professional speaker, he attended the National Speakers Association meeting in 1974. Cavett Robert, the “dean of speakers” and cofounder of this association, talked about how to create multiauthored books. Within a month, Mark had adopted the idea and created a book with Keith DeGreen called *Stand Up, Speak Out and Win*. They enrolled 14 co-contributors who each invested \$2,000 to obtain 1,000 books each. It was Mark’s first zero-cash investment. He capitalized on someone else’s idea to personally earn \$200,000 in that year (selling 20,000 copies at \$10 each). Your objective is to associate with people who can share with you their powerful moneymaking ideas.
- ▲ **OPT—Other People’s Time.** Individuals will sometimes volunteer their time in certain circumstances, but most will sell you their time, talent, connections, resources, and know-how relatively inexpensively. Leverage yourself with professionals who are excellent and unique at employing their abilities.
- ▲ **OPW—Other People’s Work.** Most people want a job. They want security, rather than opportunity. Hire and delegate to them everything that you don’t want to or can’t do as well. Leverage yourself through other people and grow.

Millionaires are masters at using all five kinds of leverage.

“Of course you can’t.”

Michelle looked up, startled by the answer—expecting something more positive from her mentor.

“*You alone* couldn’t make that kind of money. But you and I and the right *team* of sharp people might stand a chance.”^{p. 150}

“But . . .”

Sam rolled her eyes. “Besides, it was *you* who proposed the arrangement to Mr. Ericksen. Now, where did that come from?”

“I don’t know . . . it just sort of . . . bubbled out of me . . .” Michelle stammered, but the tears had now stopped. “It felt so right at the time but . . . but as soon as I got out of there I said to myself, *What have I done? I’ve lost them forever!*”

Sam used the clippers in her hand to snip off a couple of wilted leaves. “You’re listening to Ms. Yabuts again,” said Sam. “I thought we talked about that. Feed your dreams, starve your doubts.”

“But, Sam. A million dollars in 90 days! That’s impossible.”

“Impossible, huh?” Sam rolled back on her haunches. She was in one of the warm-up suits she wore when they jogged out to the Rock. “Do you think anyone has ever created an *impossibly* large amount of money in an *impossibly* short period of time? Of course,” she said, answering her own question.

“But how?”

Sam closed her eyes and slowly shook her head. “Wrong question. The more important question is, *why*? When your ‘why’ is big enough, the ‘how’ takes care of itself.”

“You’re not making sense,” argued Michelle.

“Precisely!” replied Sam cheerfully. “Doing the impossible never makes sense. You’ve heard the story about the woman whose child gets trapped under a car. She grabs the bumper and lifts the car off the child. How did she do it? It seemed impossible. But she had a big enough *why*. She just did it.”

Michelle fingered a tomato plant. She saw that her hands were trembling. She clasped them together to make them stop. “I’m scared.”



APPLYING MAXIMUM LEVERAGE



Alone, you are without leverage. You have to rely on your own knowledge, your own experience, your own money, your own resources. This is the long, slow way to wealth. Eventually, your resources run out. You become discouraged. You quit.

Your first form of leverage is to acquire a mentor. Your mentor has tackled this mountain before you. Your mentor knows the terrain, the challenges, the pitfalls. Your mentor knows what to do. More important, your mentor knows what NOT to do. This is the first shortcut—avoiding lost time and money in trying to correct rookie mistakes. Your mentor also knows the shortcuts, the time-savers, the little tricks. You need a mentor.

Your second form of leverage is to acquire a team. Together, you all achieve more, faster, easier. You can spot one another's blind spots. You can encourage discouraged team members. They can encourage you when you're down. They fill in the gaps in your skill sets. They can be strong where you're weak. As a team, you all run faster. A 4-by-4 relay team runs the mile about two seconds faster than the individual runner. If you want speed, you need a team.

Your third form of leverage is a network. Each team member knows at least 100 valuable contacts. A team of 6 therefore knows 600 people. If each of these people knows 100 valuable contacts, then you have access to 60,000 valuable contacts. But these numbers are deceiving. It has been calculated that the value of a network is the *square* of the number of people in it. If your immediate network consists of 600 people, then your ultimate reach is 600 times 600, or 360,000 valuable contacts. Obviously, a one-person team is not enough. You need the power of a network. In that network, there are several *key contacts*—people who control huge networks of people. A key contact has “make it happen” power. One word

“Michelle, I’ll be honest with you. This will be the most high-pressured goal I’ve ever been a part of. By the way, when does the 90 days start?”

“It started about an hour ago, as soon as I signed the agreement.”

“Hmm . . .” Sam paused to think. “Well, I have faith in your intuition, even if you don’t. You needed to do something extreme to nail Ericksen. He could play around with you for years, torture you with the custody suit, while your kids get halfway to college. This way you’re going to get the situation resolved quickly. The sooner you make the million, the sooner you’re tucking them in at night.”

At this image Michelle couldn’t hold back her tears. “Forgive me, Sam, but I just don’t see how that can happen.”

“Do you think you can handle one more analogy?” Sam grinned. Michelle shrugged.

“See that boulder next to the fence?”

Michelle nodded. It was a good three feet across and half sunk in the ground.

“Could you move it over here for me?”

“If I were a human-sized ant, maybe.”

Michelle immediately regretted her sarcasm, but Sam ignored it. “How *could* you do it, if you *had* to?”

“I don’t know.” Now she sounded sullen.

“A man named Archimedes once said, ‘Give me a lever long enough and a place to stand and I could move the whole world.’”

Michelle had a brief flashback to her eighth-grade science class, when she had learned about levers and pulleys.

“You want your kids badly enough, so you’ll find the leverage.”^{p. 94}



Michelle’s first step was to put together her Dream Team.^{p. 150}

“No one succeeds alone,” Sam had reminded her.



from this key contact and things happen. The value of a large network is the increased probability of finding the key contact. Remember, all it takes is ONE key contact.

Your fourth form of leverage is the Invisible Network. There is a spiritual connection that links us all up. This is the realm of coincidence, serendipity, chance, a twist of fate. Tapping into the Invisible Network is the ultimate form of leverage.

Your fifth form of leverage is the use of tools and skills. Millionaires use the tools of wealth—computers, the Internet, e-mail—for fast communications, fast calculations, fast decisions. If you want a speedy result, you need instant information.

Your sixth form of leverage is systems. Every millionaire has systematized, streamlined, and organized the processes of wealth. The most efficient form of information transfer is to learn your mentor's system and follow it—whether you've chosen real estate, the stock market, business, or the Internet. Learn the system.

When the combined force of mentors, teams, networks, Invisible Networks, tools, and systems is applied to a strong, long lever, miracles can happen in minutes.

“You’re one person.” Sam held up the index finger of her right hand. “And I’m one person.” She held up the index finger of her left hand. Then she brought the two fingers side by side. “Together we’re the power of 11.” She paused. “And when we add more people to our team, we’re exponential.”

Michelle did understand Samantha’s lesson: that her greatest leverage lay in her ability to attract a powerful team. The members did not have to be rich, famous, or pretty—only as committed as she.

Michelle knew immediately who those people would be: her old friends from Deer Creek and her new friends from Riverdale.

Although Michelle regretted dragging her Deer Creek friends out on the half-hour schlep to Riverdale, both discretion and speed were of the essence. On the Riverdale end, Michelle had invited Delphine to participate, but because of her special needs daughter, Delphine couldn’t commit the time necessary. Michelle vowed to help her old friend once all of this was behind her.

By contrast, when Jeremy had asked to be included, Michelle had only agreed after a quick consultation with Samantha. “What does your intuition tell you?” Sam had asked, as she often did. Michelle concluded that he was *supposed* to be there, although she wasn’t quite sure why.

It didn’t hurt that Jeremy had completely dropped his romantic pestering. On their drive to their Deer Creek meeting with Ericksen, he had revealed more of his past to Michelle. He and Jennie had married young. His early years were not only happy but prosperous, as he ran a highly successful computer consulting business. But a weakness for gambling—he’d started just with a little online trading—had become a runaway obsession. “Jennie tried to get me help. When I look back, I can only respect her for bailing out. I think it was forging her signature on the second mortgage papers that was the real deal-killer.”

Somewhere along the line, when things were falling apart, an unplanned son had come along. Jeremy Jr. was four when Jennie



THE SECOND MANIFESTATION



“I am a money magnet.”

I am a money magnet.

I like money and money likes me.

I attract money.

I attract money 24 hours a day.

I earn bountiful amounts of money.

I wisely know how to create money.

I know that I will always have more money in my future than I do now.

The money that I create keeps multiplying, duplicating, and replenishing itself.

I am forever enjoying more and more money.

I have infinite money—more than enough for my every want and need.

I cheerfully save money.

I faithfully save 10% of all the money I earn.

I wisely invest my money.

I see my money re-creating itself effortlessly.

I cheerfully give money to good and worthy causes and philanthropies that make a lasting and ongoing difference.

My estate is in perfect, updated order and will be a lasting legacy that makes an important and memorable difference.

Money rushes to me in every form and fashion.

I have lots and lots of money.

I have money in my mind, in my future, in my pocket, in my wallet, in my safe, in my bank accounts, in my businesses, in my investments, and wherever it keeps growing.

I enjoy money and money enjoys me.

Money and all its equivalents are attracted to me.

Money is forever making me infinitely better off.

All that I do creates surplus, abundance, and plenty for myself and everyone else.

left. “It got me in recovery.” He concluded sadly, “Up till a year ago, I was thinking I was going to get them back, but then she met someone else. Now *they’re* a family, and Jennie’s having another kid, and she says it’s just better for everyone if I stay away.”

For now, Jeremy begged for a chance to make some kind of contribution to the team with his computer expertise. He’d quit his job at the Mariposa and had enough money socked away to last him several months. He was ready.

The final team consisted of Michelle’s two best friends, Courtney and Summer, plus Jeremy and Michelle’s teacher-friend, Renee (who now, ironically, worked as a substitute teacher at the same private school that Nicky and Hannah attended).

They had told her, one by one, when she phoned them, how glad they would be to help her. “Why have you been so distant?” Summer had fairly wailed. “Didn’t you think we cared?”

“I was so humiliated and angry,” Michelle had explained, “and there wasn’t anything for you to do anyway.”

But now there was. As Michelle stood at the head of the table in Sam’s conference room, the sight of those beloved faces threatened to make her weep. But this was not the time or place to weep.

So she made an attempt at humor. “Fasten your seatbelts, ladies and gentlemen.” Michelle smiled. “We’re ready for takeoff.”

“Wherever we’re going,” Courtney said, in her practical tone, “you’ve made it clear that we don’t have any time to waste.”

The conference room table was a heavy oak, surrounded by high-backed chairs. The room was not small, but the table was so large that there wasn’t a lot of room at the periphery. Fresh flowers—a dramatic bouquet of gladiolas and irises—graced the center of the table, mirroring the edgeless pastels of the Monet reproductions on the pale peach walls. On the far wall, lit from the ceiling, in raised gold letters, was the name of the company, “SAM, Inc.,” and then below in elegant script, “*Samantha Ann Munroe, Incorporated.*”



THE REAL ROCKY STORY



In 1974 Sylvester Stallone was a broke, discouraged actor and screenwriter. While attending a boxing match he became inspired by a “nobody” boxer who “went the distance” with the great Mohammed Ali.

He rushed home and in a three-day burst of creative output produced the first draft of the screenplay entitled *Rocky*.

Down to his last \$106, Stallone submitted his screenplay to his agent. A studio offered \$20,000 with either Ryan O’Neal or Burt Reynolds playing the lead character. Stallone was excited by the offer but wanted to play the lead himself. He offered to act for free. He was told, “That’s not the way it works in Hollywood.” Stallone turned down the offer though he desperately needed the money.

Then they offered him \$80,000 on the condition that he wouldn’t play the lead. He turned them down again.

They told him that Robert Redford was interested, in which case they’d pay him \$200,000. He turned them down once more.

They upped their offer to \$300,000 for his script. He told them that he didn’t want to go through his whole life wondering “what if?”

They offered him \$330,000. He told them that he’d rather not see the movie made if he couldn’t play the lead.

They finally agreed to let him play the lead. He was paid \$20,000 for the script plus \$340 per week minimum actor’s scale. After expenses, agent fees, and taxes, he netted about \$6,000 instead of \$330,000.

In 1976 Stallone was nominated for an Academy Award as Best Actor. The movie *Rocky* won three Oscars: Best Picture, Best Director, and Best Film Editing. The *Rocky* series has since grossed almost \$1 billion, making Sylvester Stallone an international movie star!

Follow your gut. Stick to your guns.

Sitting to Michelle's right was Sam, as usual the most striking presence in the room, with her regal calm and her bountiful weave flowing from her sepia-toned headscarf. Earlier that morning, to Michelle's great pleasure, Sam had complimented her on the progress she had made—she was becoming much more assertive and direct. "More like me," Samantha said unself-consciously.

In the little kitchen next to the conference room, everyone had helped themselves to coffee or herbal tea. Their cups rested on coasters with Samantha's company logo, the phoenix.

"Well, let's get on with it, then," Renee said. She wrapped her hands around her red raspberry tea. She had a reserved demeanor, but Michelle knew her as a devoted teacher and reliable friend.

Michelle looked instinctively at Samantha, who gave her a faint smile of encouragement. In her phone calls to her friends, Michelle had outlined her million-dollar wager with Anthony in broad strokes. Now she prepared to fill in some blanks. She took a deep breath. "You know I want my kids back. That overrides everything else. So. The first million dollars is legally and officially mine, free and clear. To fulfill the bet with Ericksen. But once I have my kids back, I plan to pay you all for your time, and then plow as much as necessary back into the business to keep it going. Then, after that, we share profits.

"Samantha has agreed to lend us her in-house counsel to draw up articles of incorporation. We'll be a closely held corporation. Everyone here will receive a percentage of the stock based on the time she or he can commit." She winked at Jeremy, the only "he" in the room. "Eventually we'll hire staff as necessary at regular salary, but for now, we can't afford to do that."

"This sounds pretty well thought out," Renee said with a light laugh. "Only thing is, we still don't know what this company is going to do."

"Yes, well, there is *that* little matter" Michelle grinned. "For this, I'd like to turn things over to my vice president, Samantha



ONE MINUTE REVIEW OF LEVERAGE

1. **Leverage equals speed.** To make a million dollars in a minute, you must master the principle of leverage. The more leverage you have in your added-value activity, the easier and faster you make money.
2. **The longer the lever, the less force is needed.** Enlightened Millionaires know that ease and speed are the new currencies of business. Hence, Enlightened Millionaires create very long and strong levers.
3. **Millionaires are masters at using all five kinds of leverage in the business world:**
 - ▲ **OPM**—Other People’s Money
 - ▲ **OPE**—Other People’s Experience
 - ▲ **OPI**—Other People’s Ideas
 - ▲ **OPT**—Other People’s Time
 - ▲ **OPW**—Other People’s Work
4. **Millionaires are constantly looking for leverage.** Enlightened Millionaires constantly ask: How can I leverage this situation, this opportunity, this idea? To become an Enlightened One Minute Millionaire, your mantra must be, “Where’s the leverage? Where’s the leverage?”
5. **There are six key forms of leverage that give you maximum leverage.**
 1. Mentors
 2. Teams
 3. Networks
 4. Invisible Networks
 5. Tools and skills
 6. Systems

Apply all of these forms of leverage to a pure, enlightened goal, and you are unstoppable.

Munroe.” Samantha rose, making, as Michelle anticipated, the striking impression that Michelle remembered from the first night at the hotel.

Sam scanned the little group with the subtle gesture of her head that Michelle also remembered from that first night. “A company thrives with a strong mission, and I don’t think I’ve ever helped to launch a venture with a stronger one. But it won’t be easy. A million dollars in 90 days.”

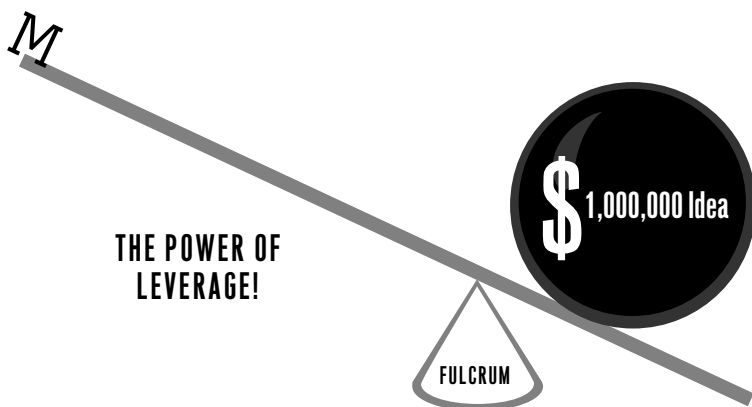
“Sounds like we need a miracle,” Jeremy said.

“We do.” Sam paused—for effect, if Michelle knew her mentor. “The miracle of leverage. And even then, it’s probably going to come down to the very last minute.”

“What do you mean by *leverage*?” Summer asked.

“Glad you asked,” Sam said. “Open your folders.”

Each person flipped open the green folder in front of them, to find a single illustration.



Sam motioned to the picture in front of them. “Your mission is to move that million-dollar stone . . .” she looked at her watch “. . . in only 89 days, 2 hours, and 45 minutes.”

Michelle glanced at her friends. The look in their eyes was a mixture of fear and excitement.

