

The One Minute Millionaire The Enlightened Way to Wealth

By Mark Victor Hansen and Robert G. Allen

Welcome to another book of the month. This month we have two great authors, Mark Victor Hansen and Robert Allen. All credits go to them and as usual we are just providing a commentary.

The main points of the book are:

- You can be a millionaire!
- You need a burning desire and a commitment to act.
- You must believe and think of yourself as a millionaire.
- The keys to success are:
 - A. Love what you do.
 - B. Don't place blame.
 - C. Wealth gives you freedom.
- The enlightened millionaire knows that the best way to become rich is to make life better for others.
- Assemble leverage, mentors, networks, skills, tools and a system.
- Tap into the ultimate network:
 - A. Make God your partner.
 - B. Make millionaires your mentors by taking one to lunch each month.
 - C. Invest in real estate.

The premise of the book is, when the combined force of mentors, teams, networks, tools and systems is applied, and you learn to leverage these things, miracles can happen in minutes.

There are 24 principles the book covers, then there are specific tips for mastering money management. The teaching on leverage, mentors, networks, skills, tools and systems is very powerful, as well as the real estate buying ideas.

If you like the Chicken Soup for the Soul books, you'll love this book and some of its tips may even help you make some extra money and maximize the money you have. It is a great collaboration between Mark Victor Hansen, Chicken Soup's co-author, and Robert G. Allen, author of several books on becoming wealthy in real estate. The book is half novel (on the right-hand pages) and half collection of self-help and investing advice (on the left-hand pages). Both the motivational fiction and the guidance are clear and especially easy for a beginner to understand.

The self-help and money-making ideas come from a large resource of top financial books. In fact, what I really like about the book is how it draws the best material from hundreds of spiritual resources, real estate investment guides, management literature and pop psychology. It is put together really well, and will save you years of research if you had to do it on your own.

The most compelling tips involve giving, not getting, which is a nice spiritual twist. The book has a little of everything, from poetry to great quotations. I like to think of it as a huge pizza with many scattered toppings, and every bite gives you a new taste of possibilities.

In All Power we teach that money is a significant tool. The focus should never be the money, but rather the freedom. Becoming a millionaire today is not an impossible dream. Believe it or not, every minute, a new millionaire comes into being.

Millionaires have certain things in common: They know how to dream and how to develop a mindset of confidence and desire. Millionaires assemble teams of partners and mentors to make their dreams a reality. Finally, the "enlightened millionaire" thinks of giving, as well as getting, and becomes rich by creating value for others. This is probably the most important teaching in the book. The more you create value for others, the wealthier you become. Millionaires need

desire, faith and commitment. If you can master these skills, you can be one.

The book then covers what is known as the 24 “Millionaire A-ha’s.” These are the basic principles you need to know to become a millionaire. Let’s summarize each one and learn from them.

1. “Everyone manifests” – This is a very powerful principle we teach in All Power. “As a man thinks in his heart, so is he.” Everybody makes their thoughts become reality. It is a universal law. So Step #1 is, you must commit to being a millionaire. It is that simple. It cannot be a wish, or a hope. It has to be an absolute commitment, a decision, a clear purpose, and there is no other option.

2. “Be, Do, Have” –

A. First you must **be** enlightened, educated, and prepared to create value for others. This is all about preparing yourself with education so you can teach others.

B. Then you must **do** something you love. Like the old saying, “Pick a job you love and you will never work a day of your life!” Whatever you love to do, you can figure out a way to make money doing it. This is fulfilling your destiny. This is doing what you were created to do.

C. If you do A and B, then you can **have** your dreams. The challenge for many people is that they want to have their dreams, but they are not willing to take steps A and B. Are you willing? Take a moment to answer that question, and be willing to be honest with your answer.

3. “Avoid the trap of laying blame” – take responsibility for your choices. We have spoken about this at length in the All Power seminar. Yet, it seems to infect every area of our society. The whole world seems to be involved in the blame game. We love to be victims, and want other people to feel sorry for us. People today enjoy being on a pity trip. So the day you take responsibility for your life and choices, and get out of the victim mentality, is the day you move your life forward in a very powerful way. Ask yourself, am I taking full responsibility for my life and future, or do I still blame others and other things? One of the most helpful books on this is Jack Canfield’s

“Success Principles.” It is one of our books we did in the past, and it would be well to review it.

4. “Abundance is your natural state” – An attitude of plenty begets opportunities. The crazed belief system that poverty is a virtue, and having abundance is a sin has to be broken. The Bible says that you are blessed above all people. It says that you are to be the head and not the tail. It says that you are to be above only and not beneath. It says above all things, God wants you to prosper and be in good health! Remember the law of attraction. Once you have an abundant mindset, the opportunities will come in unusual and powerful ways.

5. “Givers get” – Give in order to receive. Work with a drive to give to others. Again, we teach this at length in the All Power seminars. The one single principle of world economy is giving and receiving. If I can give you something you want or need, or take an existing product and make it better, faster, cheaper, or more efficient, God says I will get something back. The economy of the world is based on serving our fellow man. These opportunities exist everywhere, but you must develop the proper mindset to see them.

6. “Change your reality” – Your reality is the product of your thoughts, so change your thinking. Think the right thoughts to create the right reality. This goes back to the biblical principle, “As a man thinketh in his heart, so is he.” This is such an important point. You have to develop a winner’s mindset. You have to avoid negative thinking like it’s leprosy. You have to see only possibilities. Take a long look at what you think about all day long, and ask yourself, “are my thoughts creating, or destroying my success and destiny?”

7. “Words transform” – Choose your words; make everything you say serve a purpose. This again is a spiritual principle. The Bible says that death and life are in the power of the tongue. Words have the ability to create or to destroy. And these words are spoken in two different ways—the way we talk to others, and the way that we talk to ourselves. Believe it or not, the way we talk to ourselves has far more influence in our lives than the way we talk to others.

I hear people say terrible things to themselves all the time. Things like, “I hate myself!” “Why am I so stupid?” “I’m so discouraged!”

“I’m so tired of life!” “Nothing good ever happens to me!” “I might as well give up!” These words become self-fulfilling prophecies and transform our lives into abject failure. The day you choose to turn those words around and speak positive, encouraging, uplifting, and energetic words, you will see your personal life and achievements explode!

8. “You are your wealth” – Weigh your tangible and intangible assets, your money and your creativity, vision and generosity. Then you need an idea, zeal and contacts. This step is one we could write an entire book on. You are a unique creation. You are endowed with certain talents, capabilities, passions, and other various assets that make you the unique person that you are. All of these things are actually your greatest wealth. What makes you different? What makes you unique? How can you take these gifts and maximize them? How can you turn these things into assets? How can you take even liabilities that are in your life and turn them into positive things? Once you realize that you are your wealth, that it is inside of you, then you can begin to ask the heart-searching questions of what you can do as the unique person you are to create wealth and fulfill your destiny.

9. “Wealth is freedom” – Wealth gives you freedom of time, relationships, spirit and body, and the chance to find your inner genius. This is my favorite point in the book. The longer I live the more I see that the only purpose of money is freedom. If you focus on this, it changes everything inside of you. Many people focus on the money, and it soon begins to control their lives. So always remember, the focus is not money, but the freedom you will have when you no longer have any financial worries. Once you are financially free, you have the time to develop your specific gifts and talents. This makes you more effective and fulfilled, but you can also spend the rest of your life helping other people and blessing them. This is why I so encourage people to take a few years and become financially free, rather than struggle paycheck to paycheck their entire life. Why not work hard for 10 years, become financially free, and then spend the rest of your life helping other people?

10. “It all starts with a dream” – The dream comes first. Dream big. A dream is similar to goal setting. As time goes by, I see fewer and fewer people that have a dream. I especially see this in the young

generation today. So many are wandering around with no life, nothing they are excited about, and discouraged about their futures. You have to have a dream. A dream that takes you out of your comfort zone. A dream that pushes your limits and seems impossible. A dream to get you up in the morning because you're so excited about it, and keeps you up at night because you're so passionate about it. Do you have such a dream? If not, take some time right now and write down your dreams. This will give you something to start moving toward and begin to inspire you.

11. "Clarity is power" – Make clear goals your starting point. This is the automatic next point. Once you have a dream, you have to make it clear. You have to focus on specifics. You can't just say, "My dream is to become a medical missionary in the Amazon." That is a great dream, but now you must pull out a piece of paper, and clarify how you're going to do that. What medical training are you going to have to go to college for to accomplish this goal? How many years? Where are you going to get the funding for it? What other successful missionaries have been to the Amazon that you could contact and learn more? What specific area of the Amazon do you want to work? What skills in language will you need to communicate with the people? What course will you take to learn that language? Each item you clarify specifically empowers you to accomplish that goal.

12. "More clarity is more powerful" – Every day, write your goals in the key areas of your life: body, brain, being, time, people and money. We call this step, "The edge." Why? It takes you one step higher than most successful people. It actually puts you in the top 1%. The biggest challenge to face here in accomplishing this step is time. As our world becomes busier and busier, the time required to do this step well becomes more of a challenge. But look at your life right now and the things where you are wasting time such as television, sports, games, etc., and see if you can put together another hour of time each day to do this step.

13. "Tap into your genius" – Actualize your energy, abilities, values and vision. There is a genius inside of each one of you reading this. No matter who you are, what your circumstances are, this genius has lain dormant inside of you. This month you want to resurrect it. You want to live in the state where you constantly amaze yourself. For

example, look at your energy level. Is it where you want it? If not, what would it take to get it where you want it? Write down five things you can do starting today, to get your energy level where you want it. Here's an example.

1. Instead of drinking caffeine in the morning, I'm going to drink a nutritional health drink.
2. Instead of sleeping in, I'm going to exercise for half hour.
3. Instead of snacking, I'm going to buy a juicer, and drink a glass of fresh vegetable juice every day.
4. Instead of eating junk food, today I'm only going to eat live food.
5. Instead of watching the negative news, I'm going to have a time of spiritual devotion, and fill my mind with the joy of the Lord, which is my strength.

14. "Leverage" – Love what you do, do what you love and money will come. Perhaps the number one thing I have shared with people through the years is to ask the simple question, "What do you love to do?" Believe it or not, most people have to stop and think about that. We are so programmed to think it's normal to hate our jobs, or hate what we do to make a living. That's a horrible way to live! Sit down sometime this month, and seriously answer the questions, "What do I love to do? When am I the happiest? When do I feel the most fulfilled and happy? Whatever the answer to those questions that is what you want to do to make a living the rest of your life. When you do that the money comes automatic.

15. "Imagination trumps will" – When logic and imagination battle, imagination wins. Ask yourself, how often do you enter a childlike state and use your imagination? The realities of life and logic destroy this skill in most adults. So it is something you have to go back and tap into. Hang around some children for a while. They have endless imagination and nothing is impossible. The more you can live in that attitude, the more fun wealth building becomes.

16. "Questions predetermine the answer" – Ask yourself the right questions. Think big. In the All Power seminar, we have an entire lesson on this. You may want to review this in Lesson #15 this month. Good questions result in good answers. Foolish questions result in foolish answers. Many people go through life asking questions such as, Why is life so unfair? Why me Lord? Why do I have so many

problems? Why do they seem to have all the luck and I don't? These kinds of questions will destroy your chance for success. So this month look carefully at the questions you're asking yourself and make sure you only ask positive, constructive questions that will force your brain to come up with positive answers.

17. "You already know the answer" – intuitively, you already know everything you need. Learn to tap into this. God has designed each of you to automatically know inside your heart and mind, whether what you are doing is correct. Listen to that inner voice. Most of the time it will take you out of your comfort zone, or out of denial. Especially when you're making financial decisions, listen to this voice.

18. "Be congruent" – Align these beliefs:
You can be rich.
You believe it.
You want it.
Repeat this to yourself several times a day.

19. "You are a money magnet" – Money has to come to you if you want it. Money has to go somewhere, right? It always goes somewhere. Why isn't it going to you? And why does it go to someone else? Really take some time and think about these questions. Look at the business you are engaged in. Let's say it's a network business. Why are some people in the same network business you are in making millions, while others struggle to make \$100 a month? It's the same business, selling the same products, at the same price, to the same people. Learn what others are doing. There are reasons why they are money magnets. There's nothing magical about this. It all boils down to the same basic laws and if you follow those same laws, you too become a money magnet.

20. "Knock and it shall be opened" – Commitment makes things happen. Commitment is an absolute decision with no exceptions. This is where decision and commitment part company. It's like having bacon and eggs for breakfast. The chicken that laid the egg made a decision, the pig made a commitment. Are you absolutely committed to becoming wealthy? Unless the absolute commitment is there, you will struggle financially the rest of your life.

21. “Sharing is having more” – The more you share, the more you get. We have elaborated on this point in numerous other seminars so I do not need to comment further here.

22. “God knows where the gold is” – Make God your partner. Again this is a spiritual point we emphasize heavily in Seminar #18. I also have an entire chapter on this in my book, “Rich God, Poor God.”

23. “Destruction is creation” – Eliminate the old to create the new. This is a fun step! Imagine your life up to this point as an antiquated building, then have fun blowing it up and demolishing it. The old ways of thinking, the old methods—just blow it all up and see yourself with a clean white sheet of paper and you holding the pen. Now you can write and design the life of your dreams.

24. “Putting it all together” – Coordinate your ambitions. Get your stuff together. Take all these points, and make them the very fabric of your being each day.

The book then discusses the Principles of Leverage.

Millionaires are always aware of new sources of leverage, that is, ways to earn money faster and easier by multiplying your strength and speed. Millionaires are skilled at using other people’s money, experience, ideas, time and networks for leverage. Begin using leverage by getting a strong mentor, and then build a team and a network. The other powerful levers you want are tools, skills and systems. Consider these levers one at a time:

Mentors

Nobody becomes a success without a mentor. A good mentor can help you see the big picture and build skills, including patience. You can find mentors everywhere. Anything that teaches you something can be a mentor. Even the dead can be mentors. Form “an imaginary Council of Wisdom” populated with great leaders and imagine yourself in a dialogue with them. You can learn from them. But reach out to the living, too. Each month, try to have a conversation with a millionaire or take one to lunch so you can learn.

Build a good network. The more relationships you have, the greater your leverage. Relationships do not have to be strong. Sometimes your weakest relationships will be the most useful, since even weak ties have utility. Learn how to tie all of your networks together into a network of networks. Remember that giving is the best way to get. Make yourself valuable to other network members. Maintain your network as a key asset.

The concept of an Infinite Network is particularly powerful, because it puts the spiritual world on your side. It makes God your partner. Infinite abundance comes from the world of the spirit. For example, your tithe. Tithe not just to be generous, but because it's in your own interest. You will receive more than you give. See the spiritual world as a kind of Internet, with everyone connected to God.

Skills and Tools

Your skills and tools are an important source of leverage. Exploit them. You should:

- Understand the power of technology – The means of production are in your hands.
- Strategically use today's technology – Technology is an important lever for an enlightened millionaire. Make the most of computers, Internet, communications, and the like.

- Remember the seven "Manifestations" of a millionaire are:

"I am enough."

"I am a money magnet."

"I attract millionaire mentors."

"I attract my dream team."

"I am a millionaire!"

"I am a giver."

"I attract multiple sources of income."

- Know how to persuade others – craft your words, so that others will do what you want them to do. If you can persuade people, you can have an impact on millions.
- Master the skills of money.

1. Recognize the value of each dollar as a “seed” from which money can grow.
2. Control your money, every cent.
3. Save no less than a tenth of any money you get.
4. Donate another tenth to charity.
5. Invest systematically to build wealth.
6. Develop multiple sources of income, not just a salary.
7. Safeguard your money from taxes and shelter yourself from liability.
8. Negotiate from abundance – make every negotiation a “win-win.”
9. Remember, time is your most valuable asset – most people waste time. Generally, 85% of your results come from 15% of your time, and 85% of your time produces only 15% of your results. So spend more time doing things that produce results.

Building Your System

“System” forms an acronym that stands for “Save Yourself Time Energy Money.” Millionaires have systems, and they understand that:

- Almost all failures are the fault of the system, not the people working in the system.
- People want to do the right thing the right way. But systems often get in the way.
- The rich have predictable, tested systems. The richest have the best systems.
- Pay attention to your benchmarks. Check your financial progress frequently. Make benchmarking part of your system.
- The best systems for accumulating wealth require “zero cash, zero risk, zero time, zero management and zero energy.”
- Diversify your sources of income to minimize your risk. Take advantage of the power of residual income. Such as earnings that come to you whether you are working or not, such as interest on investments or royalties.

Real Estate

Real estate is one of the best ways to become a millionaire, either through discovering value or creating value. Three distinct skills are necessary for successful real estate investing:

- Be able to discover opportunities – Locating bargain real estate is a skill in itself.
- Know how to use financing options – Learn the choices, sources and laws.
- Learn how to market and sell – The skill of “remarketing” properties is indispensable, because that is how you get your money out of the deal. When you are ready to invest, look for these breaks:
 - a. Discount prices – Sometimes financial pressures make owners or mortgage holders eager to sell at less than the fundamental value of property.
 - b. Distress sales – Problems such as difficult tenants, floods, fires, property deterioration, damage or other issues may make people eager to sell.
- Conversion opportunities – A property that is being used one way may be more valuable when used a different way. For example, an apartment may be more valuable as a condominium, or vacant land may be more valuable as a subdivision.
- Keep it close – Purchase residential real estate no more than 50 miles from where you live. This lets you focus geographically and keep on top of your investments. Residential property is easier to finance, rent and sell than other kinds of property.
- Learn everything about a small neighborhood – Pick a square mile and hone in on its real estate. Every year, “three to ten bargains” will come up there. Get to them first.
- Understand why people sell – Pursue motivated sellers. Negotiate with a clear understanding of the seller’s purpose, so you can craft a mutually beneficial deal. Creating value for the seller puts money in your pocket.
- Know it all before you commit – Evaluate each purchase based on cost, the site, the state of the property, the financing details and whether the owners are anxious to sell.
- Buy for nothing down – Get the bargain, then turn to your partners and lenders.
- Keep score sheets – Rank and compare properties; bid on the high scorers.
- Hold property for income – Or sell it for a quick gain.

Real estate is not the only way to become a millionaire, of course. If you are imaginative, innovative concepts for business and marketing

abound. One entrepreneur made a million publishing a blank book entitled, “Everything Men Know about Women.” Devise a business plan that fits your talents and expertise. Market your product to people whom you know are predisposed to love it by using “addicting” ads. Get help from strong partners. The Internet presents particularly ripe opportunities for “info-preneurs” who sell information.

Don’t let the lack of a higher education stop you. Ted Turner and Stephen Spielberg don’t have college degrees. In the end, “the only diploma that counts is a million-dollar idea.”

The book closes with a story about a lady named Michelle. She received the terrible news that a drunk driver had killed her husband. She and her husband had begun a small company of their own because her husband did not want to work in his rapacious father’s forest-destroying timber company. Left without life insurance, Michelle was penniless. Her rich in-laws never liked her and didn’t trust her. For good reason, her father-in-law blamed her for distracting his son from the lumber business. Since Michelle had no money, she couldn’t fight her in-laws when they filed a lawsuit for custody of their grandchildren. Michelle tried her best to keep the children, but when her mother-in-law told the court that Michelle was a poor housekeeper, the judge sided with the grandparents. Michelle’s evil in-laws took her kids away. Then they offered a devil’s bargain – if Michelle could become a millionaire in 90 days, she could have her children back!

In desperation, Michelle accepted the bargain. Luckily, she encountered a group of very special millionaires who came together specifically to help other people become wealthy as well. Samantha Munroe, a key figure in the group, became Michelle’s mentor. By following Sam’s advice, Michelle developed the attitudes, perspective, skills, systems and networks to get rich quick. Fortunately, she got so rich that even her evil in-laws recognized her ability and Michelle got her children back. And, if her in-laws had not taken the children away, Michelle would never have become a millionaire, so they all lived happily ever after.

The moral of this story is, how bad do you want it? What drove Michelle was extreme pain, and the happiness and pleasure of

getting her kids back. We are back to the pain and pleasure principle. Like Michelle, you can use these two forces to motivate you to push beyond your normal limits and accomplish what very few people ever do.

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