



T. Harv Eker

Wealth Creator



Chris: Thank you all so much for being here. This is Chris Attwood, I'm the Features Editor with Healthy Wealthy nWise and this is the Passions of Real Life Legends, which those of you who've been on our calls before know that this series was inspired by my business partner, Janet Attwood's book, "The Passion Test, Discovering Your Personal Secrets To Living Life On Fire".

In fact, I am so pleased to actually mention that our guest tonight, authored the introduction to the passion test and it's one of the reasons that I think we feel so aligned with him, is that he is a man who is absolutely living his passions completely, totally and living those passions to serve the world in a very, very big way. As always, it's my great pleasure to welcome in particular, the members of our real life legends club, if you haven't joined the real life legends club than you really want to do that. The real life legends club allows you not only to listen to these interviews, but also to get the audio recordings and the transcripts of every interview we do twice a month and in addition, to receive a free gift from each of our guests.

You also have access to over 70 e-books in the Healthy Wealthy nWise online library and you are guaranteed to be able to take maximum advantage of every interview we do, not only this one tonight, but Stephen Covey on March 8, which Jack Canfield as cohost, with Stephen M.R. Covey, his son, at the end of March with Debbie Ford in May and Steven Simon, the founder of Spiritual Cinema Circle in April and the list goes on and on.

So, if you haven't yet joined the real life legends club than you want to go to www.healthywealthynwise.com/elite.asp. So, again, www.healthywealthynwise.com/elite.asp, so, with that, thank you everyone. Those of you who are members, of course, you'll know that the recording of this interview will be available in about 48 hours and in about two weeks you'll be able to download the transcript for the interview.

With that said, I have to tell you that tonight is one of my greatest pleasures. To be able to introduce to you a man who is absolutely making a huge impact in the world. He has just released his latest best seller, "The Secrets of the Millionaire Mind". I just went to Amazon before this call and saw that it was just released a few days ago, it's already number four on Amazon's best seller list. Our guest T. Harv Eker often says that his claim to fame is that he went from zero to millionaire in only two and a half years using the principles he teaches and, of course, that is true. I have to also tell you that in my mind, Harv's real claim to fame is that he leads, teaches and directs some of the most powerful transformational courses, camps and seminars that Janet or I have ever experienced anywhere.



T. Harv Eker

Wealth Creator



In fact, Janet loves to tell the story of when she and I were working with Mark Victor Hanson and Robert Allen, in the Enlightened Millionaire Program, I went up to Red Deer Alberta in Canada, to sit in on Harv's three-day millionaire mind intensive and all through the weekend, Janet said she kept getting calls from me, one after the other after the other saying, this is the most amazing course I've ever been to. This is absolutely incredible, it is totally transformational. Every single person is sitting on the edge of their seat from the beginning to the end of this course and I have to tell you that was completely my experience.

Harv's courses do have you sitting on the edge of your seat and more than that they actually change people's lives. I have had the good fortune to attend now, I think, four or five of Harv's courses. Every single one is of the highest quality, the most powerful and effective courses and seminars that I have ever had the opportunity to attend. I have to tell you all I've been to a lot of courses. Harv's company Peak Potential's Training, is today one of the fastest success training company's in North America. His seminars are consistently sold out and he's been called today a cross between Depoc Chopra and Donald Trump, because of his rare blend of spirituality and wealth. So, Harv it's such a pleasure to welcome you here tonight, thanks for being with us.

Harv: Well, you know what, that's such a great introduction, I think you should keep going for another half an hour. I should have, I hope I get a tape of this thing, boy.

Chris: Yeah, you will if you want it, you'll get a tape.

Harv: Great.

Chris: So Harv, I know you know that this series is called the Passions of Real Life Legends and it's clear to Janet and I that you're totally passionate about what you do. How is it that you discovered your own passions in life and how have they led you to do what you're doing today?

Harv: Well that's a really good question. I think that, probably the distinction that I need to make is that sometimes you know, you're passions find you and you know, you always had them, but you don't recognize that you had them until they come out in the real world later on. Let me give you an example. So, you know, when I first began, you know when I was born, actually what happened was, my parents came from Europe and they came over on the boat.



T. Harv Eker

Wealth Creator



They obviously had no money, they had thirty dollars rolled up and hidden in half of a French roll and so they chose, and they came on the boat for like two and a half weeks, they chose to have the thirty dollars with them instead of the bread that the roll was inside of. That was their only belongings, they had no bags, they had no suitcases, and they had nothing, but the clothes on their backs.

So, you can imagine that in my household, our household, money was extremely what, very important right? It meant survival, it meant security and without it you're basically dead. So, I grew up with that idea that if you didn't have money you were going to die, you know, you have to have it. They forgot they were in North America they were still in Europe; you know what I'm saying.

Chris: Yeah.

Harv: So those are the rules basically and so, in their conversations and their ways of being, what they taught me is that you need to have money. So, while a lot of my friends wanted to be doctors and lawyers and firemen and policemen and baseball players, I just wanted to be a millionaire and I didn't know exactly what that was, but I remember from the age of five or six years old, you know in kindergarten they ask you, you know what do you want to be and I said, "I want to be a millionaire." The people are laughing and I said well, I don't see what's so funny about that I just, you know, that's what I want to be.

So, I always wanted to have a lot of money, but for the reason of security and survival and so the problem was that I used my school early after my first year in college to get out there in the world and really start to make it, because I was getting very impatient.

Well, in my early adult years, even as much as I wanted it and as sharp as I "thought I was", it wasn't happening and you know, in my rooms I say it was kind of like the Loch Ness monster. Every business I started, I heard of this thing called profit, I just never saw any of it you know what I'm saying.

I didn't know what was wrong I mean, I started taking courses and you know, doing what I could and always looking for you know, what's the hottest thing going and the right thing at the right time and did I think what most people do. You know, constantly looking for opportunities and new ideas and the next thing that's going to be, you know, the next fax machine or whatever the thing was at the time.

Chris: Right.



T. Harv Eker

Wealth Creator



Harv: It just wasn't working, I spend the most frustrating ten years you can possibly imagine, because every waking hour all I could think about was, how am I going to make it and I got to be honest with you. I felt like such a loser, because it wasn't like I wasn't trying to do this. It wasn't like I was one of these people that goes well, you know, if I make it I make it, I always wanted to have a nice living that wasn't me at all

I wanted to be rich and I wanted to be very successful and to compound that when I left school my parents said that I would be a bum and I would never amount to anything. Of course, I had to prove them wrong, so I had to be successful. I also had to be successful very quickly, because I wanted to make sure I was successful while they were still around to see it and I think a lot of people on this call probably relate to what I'm talking about right now with their motivations for money.

Chris: Absolutely.

Harv: So, here I was you know, my supposed passion was to create wealth and yet I wasn't doing it and finally, a friend of my father's who kind of took pity on me, he was a very rich man and he says to me, he says Harv, if you're not doing as well as you'd like you need to do something very different and he says, why are you constantly, I hear all of your ideas about this and that and why do you always have to reinvent the wheel.

If you want to get rich all you have to do is do what rich people do. I'm listening to this and I'm going, well that sounds simple enough you know, how come I never thought of that and I said well, what do rich people do. He said, well that's not for me to tell you that's for you to find out or else it won't work for you. So, you know he says where do you want to make your money, in real estate, in stocks, in business. I said business, because I didn't know that much about anything else. So, he said you better study rich business people and that's what I did. I took his advice you know, with my hard head and for the next six months I didn't work at all, I didn't earn a living, all I did was study the methodologies of business people who were very rich and how they did it and how they ran their businesses.

In the very next business that I started, the first thing I learned was about passion and I learned that you can't make any money on a long term basis unless you're passionate about the business. The reason for that was because I already experienced going for the money you know what I'm saying.

Chris: Yeah.

Harv: I'd experienced going for that route and that wasn't working, because I kept on



T. Harv Eker

Wealth Creator



looking for what, for an exit and if you're not passionate, this is for everyone to understand here. What I found out and hindsight's twenty-twenty right. So, if you're not passionate about your business you're always going to be looking for an exit. Now, one of the things I use as an example in one of my courses now is that, if you're driving on a highway and you're looking for an exit Chris, what lane are you in, the slow lane or the fast lane?

Chris: If I'm looking for an exit I'm in the slow lane.

Harv: Exactly, you're in the slow lane looking around, looking for your first chance to get out.

Chris: Right.

Harv: You don't like what you're doing.

Chris: Right.

Harv: Even if it is good money you're still looking for a way out, because it doesn't mess with your heart and your spirit and so that's what I learned. Finally, I decide okay, you know what, I'm going to get into a business that I like what it is and I was really into health and fitness at the time and so I opened one of the first retail fitness stores in all of North America and sure enough with this new model of what I'm going to call passion first, passion foremost, I became a millionaire in two and a half years.

Chris: Wow.

Harv: I can attribute it strictly to the fact I had finally done my passion, I had finally lived what I was into is, is that well I was involved in coupons before, I was involved in window cleaning services, I was involved in, anything that I thought could make money either quickly so I could survive or a long term basis, but I never included the fact that I needed to love it. You know what, here's what's funny, I had thought about that when I was younger, when I was a young adult, but every time I went home to my parents they said, you're such a crazy. Why do you think you can do what you love and you think you can get rich doing it that way, you're wrong. When it comes to work you work and when it comes to play you play and never should the two meet and this is what I heard every single Friday night when I went to dinner with my parents.

Chris: Wow.



T. Harv Eker

Wealth Creator



Harv: So, it was almost literally impossible for me to stick to my guns as, even when I started the fitness stores they said you're crazy, it's never going to work you know, just because you're a runner and you like exercise doesn't mean you're going to make a fortune at it you know, why don't you get a real job. I think you're audience knows exactly what I'm saying.

Chris: Absolutely.

Harv: So, sure enough I stuck to my guns, I said you know even if I, at least, you know now I get hindsight twenty-twenty, the way I figure it now is, if you live your passion in your business, even if you don't make a fortune, at least you like what you do.

Chris: Yeah.

Harv: At least you're enjoying every day, you know what I'm saying.

Chris: Absolutely.

Harv: Where as, if you're only going for the money, you don't enjoy it and if you make it you're lucky and if you don't you know, and you won't make it, but if you don't make it you're a loser on both sides. Yet, you don't make money and you hate it you're a loser right.

Chris: Right.

Harv: Where as, at least if you're living your passion you've got to win on at least half of it. You already won half the game and there's a much better chance you're going to make money at it too. So, for me, my first experience in really living my full passion and making that my business, turned in from a two thousand dollar credit card loan into a million and a half dollars in two and a half years.

Chris: Wow amazing. Now, Harv, as you were telling this story you said that the transition point for you is that when you met a very rich friend of your parents who told you, you needed to think the way rich people think and you're book, your latest book that just came out is called, "Secrets of the Millionaire Minds". So, what exactly is this millionaire mind that you're talking about?

Harv: Well that's, all that is really, when I refer to millionaire mind, is the whole mindset of how rich people think in a way that's very different than most other people.



T. Harv Eker

Wealth Creator



Chris: How is that?

Harv: Well, obviously in the book there's seventeen very specific ways, but you know, what we really talk about here is you know, in the book, in the back of the book what it says is this. Give me five minutes with anyone and I can predict your financial future for the rest of your life. How? Very simply, in a short conversation I can identify what's called your money and success blueprint. I'm going to repeat that you're money and success blueprint.

Each of us has a personal money and success blueprint already engrained in our subconscious mind and it is this blueprint Chris, more than anything and everything else all combined that will determine your financial life. You can be the best marketer, you can be the best negotiator, you can be the best communicator, you can be the best stock systems person, real estate person, any other arena that you can negotiate, anything, but if your money blueprint is not set for a high level of success, nothing you do will create you any serious money and if you do somehow luck into serious money you'll eventually lose it. Now, I have to tell you a story you probably don't know. Are you willing?

Chris: Sure please.

Harv: Okay. So, how do I know this? All right, let me continue the story here.

Chris: Okay.

Harv: So, here I was and I was now a millionaire had about a million and a half dollars, sold out to this fortune 500 company and I am on cloud nine. I did it. The first thing I do is go over to my parent's house I want to show you a copy of a check that I just put into the bank. Oh my God, you know, yeah, yeah, yeah, well you were a little bit wrong.

Here I was not gloating, but you know, just really feeling smug. Well, two years later, I hadn't done another business, I had tried a few little things here and there, but you know, wasn't really putting a lot of attention on it and didn't really put a lot of attention on investing and you know, bought a house and then bought furniture and bought a car and Chris two years later I was back to the original amount of money that I'd always had.

Chris: Oh no.

Harv: I could not believe, I'm looking at my bank book and I'm going, well, if it wasn't for this million and a half dollars, it would look like this never even came in. Oh my God, this is the same money I always had and I noticed that number was the same number I'd had four



T. Harv Eker

Wealth Creator



or five times before over the last ten years. It was always the same number almost to the penny and since I was in the fitness business, I knew about something called a set point when it comes to our weight. You're familiar with this right?

Chris: Yeah, I think so, but explain it.

Harv: Well, a set point is simply the weight that your body is comfortable at. The weight that it's conditioned to work at for example, let's say that you weigh 160 pounds, of course, you're not a woman or a man who's skinny or whoever it is. So, let's just give an example.

Chris: Yeah.

Harv: Let's say you weigh 160 pounds and you know, you go on a cruise and you eat like a horse and you come back 172 pounds.

Chris: Right.

Harv: Well, give it a couple of weeks, you don't have to do anything you're going to go back to 160 pounds, because that's what your body is used to. Let's say you get sick then unfortunately and you go to 140 pounds, you know, when you get well your body's going to come right back to 160 pounds, it's not going to stay. You follow what I'm saying right.

Chris: Yeah, yeah. Right.

Harv: Your body and you're cellularly conditioned to be at a certain weight. Well, when I lost that money again and I recognized that same pattern that same amount of money, it struck me that discovery of this, ah hah that said oh my gosh, in the same way that we have a set point when it comes to our weight, we have a set point when it comes to our money and I realized that this is what was holding me back.

So, I began, I was doing work on myself already, because I wanted to be a much better parent than I was at the time and I realized that I was kind of doing what my dad had done and I didn't want to do that. So, I realized that I needed to be a better parent and so I started working on myself and I came across some amazing methodologies from many, many different arenas and some actually processes to revise my own conditioning patterns, which is where the set point comes to, where the money blueprint comes from.

Chris: Right.



T. Harv Eker

Wealth Creator



Harv: When I was able to do that, Chris, it was like, I don't know, the skies opened up with diamonds. I don't know how to describe it, everything I touched after those processes turned to gold. All of a sudden I had this Midas touch, you know, in early days when I touched a stock it would go down, my friends would buy it and it would go up, I'd touch it and it'd go down. All of a sudden even my stocks were going up. The real estate I got into went up like crazy, the businesses I was in they started going crazy.

Everything I touched just went crazy and I realized that I'd come upon something here that was, something that was untouched and undiscovered that nobody really talked about. This money blueprint and this set point when it comes to what your life destiny is going to be. So, talk about passion, you know, I was all over this thing.

I wasn't doing seminars on it, I was teaching business seminars, but at my business seminars I kept on throwing in about this whole arena around the blueprint and how you have to change this in order, if you want to make any serious money, because I would go to these seminars, teach the seminars and some people would do well and other people would do terrible you know, even from the same tools and I realized they're getting into your toolbox and not your tools.

So, I said you know what, enough of this I'm going to set aside the business stuff for just a little bit, I'm going to create a brand new dynamic program based on what works for me and what changed my life here. It was, at the time called Your Mind and Money. I put this program together for all the people I was teaching business, literally hundreds, and sure enough Chris it was the same thing happened for them.

All of a sudden people's lives totally and erratically changed and it was like you know, it was like we had pulled out the weeds that truly stopped people from creating the wealth that they have. You see everybody's got flowers, everybody's got good stuff in them and the problem is, in their garden, the problem is, is that, you know, we have these one or two big massive weeds that suck the energy and nutrients from the flowers so that they can't grow.

When I did this program it was not only the most popular program that I'd ever done, but they started, friends and relatives of people started coming from God knows where and overseas and it was like oh my God. I really hit on something, but it was my passion and I found that when I was teaching this course, I was a different person.

I was the best person that I could be and it was making me grow to do this program and so I did it based out of passion and sure enough, once again, as you probably, as you mentioned in the introduction we have one of the largest companies now, seminar



T. Harv Eker

Wealth Creator



companies in the entire world. I have 137 full time staff in head office, which is huge for a training company of this source as you know.

Chris: Yeah.

Harv: Most people have two or three, maybe five or ten at the most and we were just flying, we've done over a quarter of a million people at the three day millionaire mind intensive when we do our millionaire mind intensive, which it's called now, now it's been revised and it's totally in the cutting edge of everything now. When we do this three day millionaire mind intensive now for example in Los Angeles, as you probably know, we will have for three days 2,500 people sitting there, as you said, on the edge of their seats and working away for three days.

When we just did New York for the very first time and the three day intensive about three or four weeks ago, we had 1,600 people in our first shot in New York. We did an evening event, two weeks later and the people were so excited that they would send, how many they sent, I don't know if you know this Chris. We did it at the Manhattan Center, we had, it only holds 1,000, we crammed 1,300 people into this place, the fire marshal's had to come and it was like one of those soccer matches.

People were trying to run in the back door, jump over the gates, it was a joke. We were scared that people would get hurt and so, and people stood outside the whole night in order to get one of these books, one of the first copies of it. This pandemonium is occurring only for one reason, because we've hit the root cause of financial success and when you work with the roots, the fruits will take care of themselves.

Chris: Yeah absolutely and Harv I have to make one comment here, my experience at your courses even when there's 1,000 or 2,000 people in the room what you do, which is remarkable, is every single person feels like they're getting personal instruction that's what I heard from person after person after person as I sat through those courses.

Harv: Well, you know, it's all energy the more the merrier it's unbelievable, the more people that are there the faster everybody moves.

Chris: Yeah. It's really quite remarkable. So, you made a comment that I want you to come back to if you would again, you said that you made a shift once you realized there was this money thermostat or set point, you made a shift and then everything started turning up gold in your life. Can you talk more about how it is that someone's money set point gets created and what it is that goes on to create that financial blueprint in the first place.



T. Harv Eker

Wealth Creator



Harv: That's a really, really good idea, because when we understand where the blueprint comes from, and by the way just really quickly, the best example I know of the blueprint in action is when I talk about in the book, is Donald Trump. Here's this multi-billionaire who loses everything and more, two years later he's got it all back again and more why, because his financial thermostat is set for high.

Take lottery winners, they win five, ten, fifty, one hundred million dollars, five years later half of them have no money left, why, money blueprint set for low. It's that simple. It will run your life, it will determine your decisions that you would normally say are very logical decisions and you know what they're completely logical to you they come out of pure choice, they make complete sense, they're fully logical, they are the best decisions you can make and guess what they don't work. The only reason they don't work is if your set point is set for low, they will make certain that they don't work.

So, let's talk a little bit about how the blueprint is formed that's very, very important, because you have to understand that it doesn't come from you, it came through you, it came to you. So, the blueprint gets its primarily informational programming you received in the past, especially as a young child.

Now, who were some of the primary sources of this information, parents, siblings, authority figures, teachers, religious leaders, of course, media, culture. Chris, let's take culture for a second, isn't it true that certain cultures have a certain way of thinking dealing with money and other cultures have a completely different way of thinking and dealing with money.

Chris: Absolutely.

Harv: Let me ask you a question, does the child come out of the womb doing it that way or were they taught how to do money that way?

Chris: Well, I would have to think they're taught that way.

Harv: That's right; every one is taught how to do money. Every person on this call, I want you to say to yourself, I was taught how to do money, which means that's not who you are, you were just taught how to do it. All right, well how were you taught? How are we conditioned?

Three primary ways of conditioning, verbal programming that's all about what did you hear when you were young, modeling that's all about what did you see when you were young and specific incidents that's all about what did you experience when you were young.



T. Harv Eker

Wealth Creator



You know, one of the things on the verbal, it's so easy, because almost all of us heard sayings, about money and rich people and wealth when we were young.

You know, almost everybody's heard money is the root of all evil right and rich people are greedy and filthy rich and you have to work hard to make money and you can't be rich and spiritual, money doesn't buy love and money doesn't bring happiness and money doesn't grow on trees and we can't afford it and it takes money to make money and money corrupts people.

It's so funny Chris, you know, last week I had a guy stand up and he goes you know Harv, what I learned from my parents is that money corrupts people. I said that's very interesting to put a frame on it, but let me ask you a question here though, I said can I give you another way of looking at it. He goes, well certainly, I said well, here's my take.

People corrupt money, it's exactly the opposite, people corrupt money. Money is some pieces of paper and some coins, how come wall paper doesn't corrupt people. How come post-it notes don't corrupt people, oh my God there's a post-it note, look out. Its some coins and paper that's all it is, it's nothing more than what you make it, what you give it. If you're corrupt than money will be corrupt, well so will wall paper. If you're a kind generous person, so will your money be and so will wall paper. You'll choose little huggy bears; you know what I'm saying.

Chris: Yeah totally.

Harv: It's amazing the myths that people have bought into. See, one of the myths that I had before I got rich was that rich people are greedy and rich people are snobs and they don't want to talk to people like me okay. If you're not rich they don't want to talk to you, well, guess what happened. When I got well off and I moved down to San Diego, I lived in one of the ritziest areas in the whole area called Rancho Santa Fe and you know, I went in there with a gated community and all that and I didn't want to talk to anybody and my wife Rochelle, she was hiding out even worse and you know, God forbid that we only have a couple of million dollars at the time, who knows, I had this fictitious thing in my head. Sure enough I had little kids and you know how it is with kids, the kids want to play with each other they don't care how much money they've got.

So, I would take my kids over to this one person's house and I went there the first time, the door was bigger than my entire house and even though my house was a two million dollar house, they're door was like enormous, you could use a crane to open the thing you know, and so I ring the doorbell, I want to leave right away, I was going to just drop off my kid, but



T. Harv Eker

Wealth Creator



my kid kept on saying, you know, pick up my other shoes and I'm like oh my gosh I'm going to meet these...I tell you Chris, the people I met that lived in that house were the nicest people I've ever met in my life. They were so friendly, they invited my wife and me to the barbeque that happened on Saturday, we're like no, they said no, we insist you have to come; we'll pick you up even.

It's like oh my God, so we went over there and they were the nicest people. Everybody took time to introduce themselves, nobody asked how much money we had, my whole philosophy of how rich people are snobs went up in smoke in an hour. I said that is absolute crap, then I started wondering what else is crap, you know, what else is junk here that I was learning and so many other things that we heard about money are absolutely insane.

One of the things we do with the millionaire mind intensive, one of the things I do in the book *Secrets of a Millionaire Mind* is I do myth busting. We bust up these myths that have no reality to them and yet these are the weeds that are in our life. Here's one that almost everybody thinks is true, that it takes money to make money right.

Chris: Sure.

Harv: Well, let me tell you right now again, I started with \$2,000 dollars I borrowed on my credit card and that had to be co-signed for. So, I didn't have any money, so that didn't take me money. The second thing is this, what I found out in hindsight here Chris is that it doesn't take money to make money, in fact, if you throw money at a problem that will never solve the problem.

Money will never solve a problem, what it takes to make money is creativity. It takes creativity to make money, it takes ingenuity to make money, it takes a little intelligence to make money, it takes a little brainstorming to make money, it takes something that's a little bit different in a workable situation to make money.

Why don't, we just taught our gorilla business school and I'm going to give away one of the secrets from there and that is, you don't need money to start a business, you pre-sell whatever you've got, whatever you're selling you pre-sell it. If someone's going to want it later they're going to want it now, you're going to give them a better deal for buying it before its ready and people went that's ridiculous.

Well, you know what, I've made my entire livelihood pre-selling everything and when I show people this you know, six months later they come back they're almost wealthy and they go



T. Harv Eker

Wealth Creator



my God I didn't have anything. I did exactly what you said; people will buy it if it's pre-sold. All I'm saying here is a little bit of creativity is what it takes to make money; it doesn't take money to make money. Does that make any sense?

Chris: Complete, absolutely complete sense.

Harv: Yeah. So, anyway that's one of the ways and again you want to go through some more of them or what would you like to do time wise.

Chris: Well, just, you know you've talked a lot about how what happens when we're young determines whether we succeed or not and I love your example of Donald Trump. That here's a man who, if he was a millionaire as you said, he would consider that to be a failure, yes.

Harv: Absolutely.

Chris: The, you also in your story have talked a lot about how your parents situation has affected you, is that your experience in teaching people all over the world that their parents have a major impact on how they think about money and their success blueprints.

Harv: Excellent question, because that's another way that we get taught. Remember as I said, modeling, and modeling comes from your parents or guardians who'd you grow up with. Even if you grew up with your grandparents it came from them or your uncle comes from them. What were your parents or guardians like in the arena of money when you were growing up?

Did one of them or both of them manage money well or did they mismanage it? Were they spenders or were they savers? Were they shrewd investors or non-investors? Did money come fairly easy in your household or was it a struggle? Was money a source of joy in your home too or a source of bitter argument?

Again, why is this important? Again, we've heard the thing, monkey see, monkey do and humans aren't far behind. So, most of us believe it or not, will tend to be exactly like one or a combination of both of our parents in the arena of money and everyone on the line right now, you should think right now and go wow, which one of my parents am I like in the arena of money or if you're not you're going to be exactly the opposite.

See it's one way or the other Chris, it's either you're identical or either you're opposite, but there's no in between. So, the question now you might ask is, well why someone would be



T. Harv Eker

Wealth Creator



the opposite of one or both of their parents. Well, it just depends on how angry you were at them doesn't it.

Chris: So, we're either identical or we're the opposite of one or both of our parents.

Harv: Which means that your conditioning is still running your financial decisions in your life.

Chris: So, how do we change that?

Harv: Well, the best way to change that is to first of all, recognize that the best way to do it is again to model, but this time to model people who have financial set points or money blueprints set for very high levels of success and those people have a name and they're called rich people. So, the most important thing for you to do is begin to modeling, see there's two major ways to, three major ways to change.

Number one, pull out the weeds, the myth busting okay, get rid of that stuff that doesn't make any sense any more, but you know, it makes perfect sense to you until someone else looks at it and goes, and you look at it and you're a little embarrassed about thinking that way and that we do a little bit in the book and a lot at the three day millionaire mind intensive.

The second way is to model rich and successful people who have high level blueprints and think the way they think. Remember your thoughts lead to your feelings, lead to your actions, lead to your results. I'll say it again, thoughts lead to feelings, lead to actions, lead to results. What that means is you want to do what rich people do that means actually, you have to think the way they think. Rich people have a very certain way of thinking about money and success that other people don't that's where the millionaire mind comes in and we'll talk about that in a minute.

The third way is to, I have to say it, attend, participate, experience the three day millionaire mind intensive. This is not a normal course, as you well know, this is an experience that people have that transforms them on a cellular basis on a very permanent level that they can go to a completely new level in their financial life and in their happiness and spiritual life and even. I've heard of people losing weight, I heard people they're getting back together with their relationships, but you know, let's not talk about that, because you know, the reason that had happens is, because we're holistic beings and you cannot affect one part without naturally affecting the other.



T. Harv Eker

Wealth Creator



The processes are so fun, so powerful it's so experiential that people just readily walk out with a new blueprint. You know what's interesting here, and I'll talk about this again, I'll talk about it now before I forget.

Chris: Okay.

Harv: How do I know it's so effective? Well, of course, we have all the emails and all the letters, but as you know we have many other programs that are different types of programs in business and high echelon personal programs and so, we see the people again and again and, of course, they tell us, but here's the best way we know.

You know, remember Chris, and most people will forget I'm sure, but remember at the beginning of the program we actually elicit your money blueprint, your set point, all the belief's, all the ways people think about money, yada, yada, yada, we actually elicit each person individually with our methodology.

Chris: Right.

Harv: Then we do our magic and then at the very end of the course we give back the same two sheets, you know, completely empty this time and we re-elicite the blueprint. In other words, how do you think you feel about money now, what are your belief's about this or that and how much do you feel this and how much do you feel about that and people fill it up.

Forgetting that they actually did this the first time three days ago, then we ask them to pull out the first ones and compare them and, of course, you were there when you heard this laughter. People going crazy in the room laughing hilariously at how they could have possibly believed and written the stuff they wrote on the first day.

Chris: Yeah.

Harv: They can't believe that, that came out of their heads and their mouth.

Chris: I know.

Harv: You know and so we know that we do a job and the job is permanent and the job makes a massive different for people. So, that's the third one. Now, the second way, let's talk about it for a few minutes here, is really to think about how do rich people actually thing very differently than most other people and if we can have a little bit of time to go over a few of these I'd love to do that.



T. Harv Eker

Wealth Creator



Chris: Yeah would you please. I think our listeners would love to hear that.

Harv: Well, I'm going to give you like this really simple ones that seem obvious, because I'm not you know, I don't think there's anything drastically new that has to happen in the world. I would rather give people simple things they could do something with than a bunch of you know, complicated formulas that you can't take any action on. So, I'm going to start with the simplest, easiest ones here.

Chris: Okay.

Harv: So, here's one that's so simple. Rich people basically, rich people play the money game to win and most everybody else, well, they play the money game not to lose. See, most people Chris, actually play the money game on defense versus offense and let me ask you this, in any sport or any game, if you play the game strictly on defense what are your chances of actually winning that game.

Chris: Almost none.

Harv: Either none or?

Chris: Unless you're very lucky.

Harv: Exactly, but that won't last will it.

Chris: No.

Harv: Eventually someone's going to score, because you can never score right?

Chris: Right.

Harv: So, most poor people's, poor mentality people's primary concern is survival and security. So, what is your goal, what's your objective, what's your true intention, because intention is very important in the universe and rich people's intention to create massive abundance of wealth and poor people what's their intention?

They just want enough to pay the bills, just give me enough to pay the bills, on time would be a miracle and you know what, due to the power of intention that's exactly what you're going to get and not a dime more. If your intention is to have enough to pay the bills, I promise you, you won't never, ever, ever, ever, ever, times ten get rich, never, it's



T. Harv Eker

Wealth Creator



impossible. Those two things don't go together.

You know what, and I'll bet no matter how wonderful the people on this line listening right now are, and no matter how much good stuff they've got, at least half of them have been living in that way. Their intention is to have enough to pay the bills or maybe they went up a step and they went, you know, I just want to earn a decent living. Well, guess what, that's exactly what you're going to get. How about the middle class people that say you know what, I just want to be comfortable.

Chris: That's it yeah right.

Harv: You know, just want to be comfortable right. Well, guess what, comfortable is not rich and comfortable doesn't lead to it and I'm going to say this again, if you're intention is to be comfortable you will never, ever, ever, ever, get rich never.

Why, because they're not the same, it's a completely different energy to become comfortable than it is to become rich, but I don't know about the people on this line, and I don't know about you Chris, but in my world, in my experience, getting rich is not a stroll in the park. It takes some serious energy, some serious focus, some serious support and some serious good fortune, otherwise known as your blueprint, and it takes some work okay, that's my world.

Now, I'm not saying you have to do that forever, if you're smart than you can set up a system so that, that system works instead of you and so you're working hard for a short period of time, but I've never, unless it was an inheritance and they'd end up losing it if they're blueprint wasn't set correctly, I've never met anybody that didn't have to put some serious energy into getting some serious money.

Why, because everything is energy right and a small amount of money takes a small amount of energy and a large amount of money takes a large amount of energy. This makes common sense yes or yes. So, you have to put some serious energy into this and so, if you're intention is only to be comfortable, how much energy are you going to put in?

Well, you won't put any energy in if it's not comfortable, so there's a very limited amount you're going to put in. So, you know, comfort, rich people don't worry about being comfortable. If you're trying to get rich forget about being comfortable, sometimes you have to do things that are very uncomfortable, they're new, they're different, does that make sense.



T. Harv Eker

Wealth Creator



Chris: It makes complete sense.

Harv: Now, so here's what I advise people, I advise people to get uncomfortable. If you want to get rich you better practice getting uncomfortable, you better practice living in discomfort, because if you can live uncomfortably than you can do anything. You can do what it takes to create success does that make sense at all.

Chris: Yeah it does, that's a pretty radical idea actually.

Harv: Totally, because the only time you're actually growing is when you're in what zone, the comfort zone or the discomfort zone.

Chris: The un-comfort zone.

Harv: Exactly. So, remember one of the other principle's is that if you're not growing you're automatically dying and if you're not sure about that then do you have a plant in your house or a flower. If you're plant isn't growing what's it doing?

Chris: It's dying.

Harv: It's dying and so it's the same with us. If you're not growing you're dying too and so, you've got to be, the only time you're growing is when you're uncomfortable, so I want everyone right now who's on the line immediately to reframe this whole comfort thing and say, hey, I'm looking to be uncomfortable.

My goal is to be uncomfortable, because if I'm uncomfortable that's when I'm growing, I'm getting out of my box. You know, one of the things we do is, you know, we teach another program called the enlightened warrior training and there's no question about it that we help people get uncomfortable, but strategies to maintain and grow during that time.

So, that is so funny, because when people do the mind worry camp, you know, they have all these problems before they show up and when they go home they've got no problems any more why, because they're bigger than their problems. They go that was a problem, you don't know what a problem is, oh get rid of that you know. You know what I'm saying?

Chris: I do know what you're saying, because I've been through the worry camp.

Harv: Exactly. So, you know, you have to grow, that's another one of the differences between, let me finish this one here, I get so excited.



T. Harv Eker

Wealth Creator



Chris: Yeah.

Harv: Can you guys tell that I'm passionate about this.

Chris: Yes, we definitely can.

Harv: All right, you know what, it's passionate when things work out for people and you get to see the lights turn down and you get to see people going from where they are to really where they want to be in their areas of life, especially on the money side and that leads to freedom in other areas and it's, it's a blessing to be able to do this.

So, you know, I'm the lucky one who gets to assist people and watch them grow so quickly when they really get to work on their blueprint and work on the inside, the roots that make a difference. So here's my thoughts for everyone, I want everyone to do two things.

First of all, my philosophy is, if you shoot for the stars you're at least going to hit the moon. Most people don't even shoot for the ceiling in their house and they wonder why they're not rich yet. You've got to play a much bigger game, you've got to be willing to get out there much more. I want everyone on the line to promise me right now that tomorrow morning or tonight depending on where you are located, I want you to create a strategy for helping ten times the number of people that you're helping now.

What do I mean by that? Well, one of the things that I teach in the book and in the seminars is our definition of an entrepreneur is a person who solves problems for people at a profit that's all. A person who solves problems for people at a profit and so your job is to do what, solve what, problems for people.

Now, you get paid a certain amount of money for solving a certain amount of problems. You get paid ten times the amount of money for solving ten times the amount of problems or for ten times the amount of people. Does that make any sense?

Chris: Yes.

Harv: So, what you want to do if you're on the line right now is, tomorrow morning I want you to figure out a way, if you're a massage therapist right now and you're serving six people a day and helping them, you need to create a way to help sixty people a day and when you can do that you're going to be a very rich person. You're going to say well I can't, how can I do sixty massages a day.



T. Harv Eker

Wealth Creator



Ah hah, now it takes a little creativity see and what that means is well, maybe I, I love doing massages I'll have to do them a little bit on the weekends. But during the week I run a massage clinics and I have ten massage therapists working for me and I take half of what they do. I did a spy yesterday in Atlanta where I am right now, I paid \$150 for a massage, trust me the massage therapist did not get \$150 bucks, and I don't have to tell you that. You know what I'm saying here?

Chris: Yes.

Harv: So, there's no reason why people can't do that, but they have to want it, they have to want to create wealth. They have to be willing to help more people to do that and so that's the first thing that I'd like to say to people. Play to win! You cannot be an intention to pay your bills or be comfortable and get rich, they don't go together.

You really have to want to get rich and you have to commit to it that's number three in my book. Rich people are committed to becoming rich and most other people are, they want to become rich you know, if it fell on their heads they'd take it.

Chris: Right.

Harv: You know, but as far as doing whatever it takes, as far as working 40 hours a day, as far as, working eight days a week, as far as, not seeing their family for a month, forget I don't want it that bad right. Well, that's right that's why you don't have it. I'm not saying you have to do it, but you have to be willing, the key word is willing to do what it takes and willing to put everything on the line. You know, one of the things we talked, at the night warrior camp we talked about was, the reason that the Mongolian warriors never lost a battle is because they put everything on the line, there was no retreat.

There was no room for failure, failure was not an option and what they did is, they brought their whole family and all their belongings, they're mother, they're brother, they're sister, they're wife, they're children right behind the front line. They kept them with them right to their backs so there was no room for retreat, it was either win or the entire society gets wiped out and you fight different when your wife and your child are behind you.

Chris: Yeah, that's right.

Harv: You know what, people have gone so soft in this society that and I'm not saying that in a negative way, if you want to be soft be soft, but if you want to be rich you can't be soft,



T. Harv Eker

Wealth Creator



I'm sorry. You can be a very kind hearted person, a very generous person, a very wonderful person, a very spiritual person, but you cannot be weak. You cannot be weak, because weak people do not get rich. So, we have to strengthen you up.

Chris: You're talking about internal strength here Harv right.

Harv: I'm talking about totally internal strength.

Chris: Right.

Harv: The strength of your heart and the strength of your passion and the strength of your courage and the strength of your willingness and your strength of your commitment that's what I'm talking about. The strength of your character, one of the other things that rich people are different than most other people is that rich people are bigger than their problems and most other people they're smaller than their problems.

See, you can only your money can only grow to the extent that you do. You're like this container right and if you are the container for your wealth and you have more money than container what happens to the money. It grows, it overflows right, it's gone from you that's, what sabotage is all about that's what losing your money in investments is all about. That's what having two good years and one bad year is all about, you're not big enough for the amount of money that you had.

Now, how do I know this? Personal experience. What happened to me, I made my million and a half dollars and two years later I didn't have it why, because I wasn't working on Harv. I wasn't big enough to hold a million and a half dollars yet does that make sense?

Chris: Yes, it does.

Harv: So, what you have to do is, you have to grow you as the container and you have to consistently grow you and what we do at the millionaire mind intensive is, we actually, we work on your container and we grow it very quickly and one of the things about that is if you grow yourself to a point where you are a very big container than you can hold a lot more money.

Not only can you attract it, but again, you can keep it and you can grow it and that's why at the millionaire mind intensive the three day and even in the book, we work not only on creating success, but keep setting your blueprint for keeping that success and growing that



T. Harv Eker

Wealth Creator



success, because if you're not growing you're dying, so you've got to keep on growing that success.

I can't tell you Chris how many people I have, who are fairly well off, I mean millionaires, multi-millionaires, who are already semiretired, they come to the course and they go out there on fire, because now they realize why they were feeling so crummy you know, because after they retired they had a good time, but they didn't feel important, they didn't feel fulfilled any more, there was no more passion in their life and talk about passion, because passion is a fire for your life.

It's the energy that burns everything from, on a positive stand point and so, you know, we would like as a matter of fact, we have people who are totally middle class, you know they earn, 30, 40, 50, 60 thousand, 80 thousand a year, we have people who are dead broke they don't have two pennies to rub together.

By the time we're finished with everyone, the goal of this intensive is for them to be able to reach their full financial potential, whatever that potential is and I want to say this right now to all the people in the audience, because you will always attract spiritually wonderful, kind, loving people. Here's my thought, a lot of people have, again number twelve in the book says, rich people think both, poor people think either or, either or thinking.

It's I can be a kind person or I can be really rich. I can be a generous person or I can be rich. I can be a loving and spiritual person or I can be rich. I can have money or love. It's or, or, or, or, or, or, or, or okay. Listen, the truth is you can have both, that or stuff is scarcity thinking and it's complete bologna. Excuse my language.

You know, it's salami, it's not true. You can be a very kind and loving and wonderful and highly contributive person who lives their passion and their duty and their mission and their dharma and be really, really, really, really, rich at the same time.

So, here are my thoughts for everyone on this call. If you've got a problem with that, if you're saying well I don't really need a lot of money, here's my thoughts. If you were one of the fortunate people who has the wear-with-all, the potential to have a lot of money and trust me if you come to this intensive you will.

If you're listening to this call you have it, you're not on the streets in Tasmania okay, if you're one of those people wear-with-all to create wealth then do it. Create it, create wealth why, so you can help people who don't have that, who don't have that wear-with-all. So, you can help the people who don't have the fortune that you have, I'm talking about the



T. Harv Eker

Wealth Creator



blessings you have in your life, just even living in North America is a blessing.

If you're on this call, you had enough money to even be on this call all right and so, that's more than ninety-eight percent of the rest of the population of the world and you know we are one, we are one big team here. The whole world, it's not just us, just so people know like, for the first month of my entire book you know, we did a huge number of books and as you know right now we're number three on Amazon, yesterday we were number one on B&N and the books only out a week and for all the pre-sales every dime of my own royalty is going to help the tsunami victim's relief fund, because you know, when...

Chris: Can you say that again Harv.

Harv: I said that every dollar in the first month here of all these pre-sales that we were doing, every single dollar of my own royalty is going directly to the tsunami victim's fund.

Chris: Wow.

Harv: I'm not saying that I'm proud of that or not, it's just a natural thing for me to do. I mean, you know, it's another hundred thousand dollars is not going to make a dent in my life, but can you imagine what it's going to do for a few families where it's needed. Do you know what I'm saying?

Chris: Yeah.

Harv: So, if you have the wear-with-all to get rich then get really rich so you can help more people. You know, so you can build that retreat center and you don't have to charge people ten thousand dollars to walk in to get healed, you can supplement a lot of what they do. You can break even, you can help the homeless, you can give to more charities, when people need help you can help them, even if it's your own family or whatever it is.

So, I think I'm a big cheerleader for wealth I'm sorry okay. I think it's a lot better to be rich than broke, I think it's better that you can help a lot more people, you have a lot more freedom yourself and you can be a lot stronger with a lot more confidence in your life when you have money than when you don't and I believe that ninety-nine percent of the people I've ever met don't have nearly the money that they have the capacity to have and all we need to do is wipe out a few of these weeds that are holding them back, plug in some seeds that are set for like rich people that create wealth and we're on our way.

Chris: Right. Now, Harv I have to ask you this question, because I know you've had the



T. Harv Eker

Wealth Creator



experience yourself and many of our listeners I'm sure are thinking this question that, so I expand my own container for wealth and now I have a huge container for wealth, but I'm married to someone or I have a sister or family member or brother or someone who I am very close to or a business partner who their container isn't in that place. What do I do with that and what's your experience been with that situation?

Harv: You hit the, you pinned the tail on the donkey there right. You know, I've taught a quarter million people how to do this, not how to do it, but we just do it. We don't teach them how to do it. We just do it with them so they walk out with a whole new blueprint. The hardest thing I have to do in my entire seminar business is handle this question, because it's a drag, it's very difficult. I know from my own life what happened for me was I kept on saying to my wife, honey you know, you should come to some of these courses, they're pretty good, look how good we're starting to do here and you know, it's because of the work that I'm doing on myself I'd love for you to come.

She'd go I don't need that stuff, you know, that's for hokey, you know I do it my way I was fine, I'm happy what do you want from me, leave me alone. She does it in a very kind way you know, my wife she's very kind, but you know she wouldn't come with me and you know, finally I surrendered so that I'm going to say there's two or three ways we can do this.

Here's my experience, number one: surrender, don't worry about it, but do not let them take you down you have now got to be a model for them. You have to continue to work on you and do the work and so you can be strong enough to offset whatever they're doing and strong enough to wear without even saying a word to them to come to do what you're doing, they're going to say to you, like my wife did, finally after a while she saw I was so much happier, I was so much more confident, the money was rolling in.

She goes what are you doing and I said well, I'm doing this work and she says well how come you never invite me, as if I've never invited her a hundred times right. I said, you know, you're invited whenever you choose and she said well I want to go with you next time and I said okay fine, I'm going to be going Thursday night why don't come with. So, she did, she started getting enthralled, she loved the energy and there, now she even teaches part of this stuff. I mean, she's a whole different person now and it's the same thing.

You need to become the model, the strong one without forcing the other person and allow them to see the difference in you, especially for your children you know, allow the people to see the difference in you and then hopefully one day they'll ask you and go, you know what, I want some of what you got you know, what do I do.



T. Harv Eker

Wealth Creator



So, that's the first and the second thing is, here's what I say to everybody, bring them to me. Bring, get them, ten secrets of the millionaire mind, give that out to everyone you know and let them read the book and then no matter what bring them to the three day intensive, because as you saw there it's you know, here's the problem. If a person is semi-dark, I'm not saying they're a bad person they just don't have a light energy then what the beauty of nature is that light always dissipates darkness. You can't be dark in light do you know what I'm saying.

Chris: Yeah.

Harv: So, when they get to the intensive, of course, they sit there with their arms crossed and their ears smoking for the first couple of hours and they're like fuming, why'd you bring me here and all that kind of stuff, but pretty soon truth prevails, lightness prevails, we pierce their heart, we pierce their soul, they start to recognize the stuff that they're running, the program they're running, the righteousness that they're running, the negativity that they're running.

They start to recognize how it's holding them back and they start to be a little more open and, of course, by the end of the first day they start seeing that this isn't them that it comes from outside of them, it was plugged into them, they start letting go of it. By the second day we do our famous, you know, change technology procedures, they're so fun they're having a riot, they're laughing and they don't even realize that they've changed by the end of the day and by the end of the entire weekend they are a different person.

They come up and go, how come you never told me about this stuff before, you know this is amazing, why would you keep it to yourself and it's like you never told them. So, number one, be the model, number two bring them to me.

Chris: Okay, excellent. Well, and you know, it's so interesting Harv, because having experienced the three day millionaire mind intensive I can attest that, that's exactly what happens to people and that's why I kept calling Janet when I went through the course the first time is, because I kept seeing it all around me constantly and in myself you know, it's, your three day course is a completely transformational experience and it's amazing to me that so much ground can get covered in so short a time.

Harv: Well, you know, I'm looking at and I've got to say this and I know you're the host and moderator, but you know, I'm a truth teller, I say my peace and if you don't like it than you don't have to believe a word I say, but my own experience, you know, you came what a couple of years ago I think.



T. Harv Eker

Wealth Creator



Chris: Yeah.

Harv: You and Janet right.

Chris: Yeah.

Harv: I would love for you guys to just think back before, because you guys were great people before that, but think about from how you handled money and how you thought about money and how you thought about success and what you were willing to do and what you weren't willing to do and think about both of you right now and the projects that you're doing that are so extremely extraordinary versus what you came in with, with lots of ideas, but really not a lot aware with all happening.

Chris: Yeah.

Harv: Do you know what I'm saying?

Chris: Yeah, yeah.

Harv: Now, you're putting legs, concrete, money under all of it and you guys are one of the most successful people I know. You guys have these huge hearts, so contributive, so spiritually based, so kind hearted and the money's starting to roll in and I think a lot of it comes from the fact that we were able to disconnect the idea that if you're a really spiritual, loving person you're not going to be, you shouldn't be a rich person. We're the opposite, we say, we want to be both, we want to be spiritual and kind and generous and rich why not?

Chris: Totally. Well, one of the principles you taught us, I'd like you to talk about before we close here tonight Harv and that is that you talk in the book that rich people are good receivers and that's certainly one of the principles that went deep into my heart, but isn't it true that everyone wants to receive good things. I mean, why are rich people different in this regard.

Harv: Well, the result is that they are good receivers, you know, they are willing to receive and most people are not willing to receive good things, because they don't feel that they deserve them you see. So, in the very simplest ways most poor to many middle class people are poor receivers, because they feel unworthy or undeserving and I want everyone on the line right now if you got, I hope that you learned something tonight, but you know, because that's why I'm here okay, but if you get nothing out of tonight but this, please get



T. Harv Eker

Wealth Creator



this right now. A lot of people in this line don't feel fully worthy, they don't feel fully deserving, they don't feel like I don't know if I deserve this you know, and here's the thing.

Whether you are worthy or not, let me say it again, whether you are worthy or not is all a made up story. You're making up the story, you say well no Harv, my God told me that I was worthless and all that, well then you bought his story and now you continue it okay, it's the same thing, you made up the story. One of the things we teach in our programs is this; nothing has meaning except for the meaning you give it. I'll repeat it; nothing has meaning except for the meaning you give it.

What that means is that basically if you say you're worthy you are and if you say you're not worthy than you're not. I mean, I've never heard of anybody going through the stamping lineup, the worthiness stamping lineup at birth. Can you imagine people coming out of the womb and God stamping their forehead, worthy, unworthy, worthy, unworthy...yuck, unworthy oh my God. It's not, it doesn't happen that way.

Chris: No.

Harv: Every child is born worthy and here's my thought. If a plant that's crooked and has crooked branches and hardly any leaves and no color, if in the forest are you going to say that, that plant is unworthy no. That plant, that tree does exactly what it's supposed to do and it looks exactly the way it's supposed to look and it's the same with you.

You're not worthy, because of how much money you have or you don't have, what you do or what you don't do, whether you love somebody or they love you that's not worthiness at all. You're worthy, because you are breathing right now. The Great Spirit was blessed enough for you to give you life at this moment and if every single thing in nature, scientists will tell you this, every single bit of nature has a job to do. If this ant doesn't show up for work tomorrow than the ant hill doesn't get built the day before and ten more ants lose their life, because their little ferret got in too early, do you know what I'm saying.

Chris: Yes.

Harv: Every flower that doesn't get pollinated, because one bee didn't show up on time and every piece of nature, every element of nature has its duty and its dharma and its mission on this earth and what do you think, we're the only ones who don't. It's ridiculous and so, you're worthy because you're breathing. You know your free spirit put you on this plant right now and you need to do your job and that's where passion comes in.



T. Harv Eker

Wealth Creator



The first thing to know, one of the biggest clues about what your job is, what's your mission here is on earth is what your passionate about that's the seed that tells you what, a good portion of what you're supposed to be doing is. For me, I loved exercise, I was into it, I used to run eight miles a day on the beach, I loved it okay sometimes I ran twice a day, I was a freak about it okay. Well, once I got into the exercise business everything changed.

Now, coming back here I'm going you know, one of the things I always wanted was to be a millionaire and I vowed that if I ever got that way I'd help other people. Well, look at me now, I can't even stop, it was like, I've been on six interviews today, I was on T.V. this morning, it's like I haven't eaten, I don't even think about it. Its like is there anything else I can say that can help people you know what I'm saying.

Chris: Yeah.

Harv: It's crazy and I want everyone to be crazy, crazy with passion, crazy with fire, find what you love to do and just go out and do it. We will reset your blueprint so for automatic and natural success, if you will just take what we do and then put it together with, and by the way, just from the stand point of people willing to do what they're passionate about that's where the blueprint comes in to, because a lot of people are not even willing to go for what they really love, but they say I don't know, I'm confused or you know what, once we clear up that blueprint all that stuff's going to go away.

Chris: Well, I just have two more questions Harv and one is when we ask every one of our guests, because we here at Healthy Wealthy nWise believe strongly in the power of intention to manifest outcomes just as you've been talking about tonight. So, I wonder if you would tell us, what is your single biggest project, and if you'd describe that for us and what intention you'd like us here at Healthy Wealthy nWise and our listeners today to hold for you.

Harv: Oh, that is so sweet. Thank you so much that's pure Chris and Janet, how do you like that, that's them all over. You might as well paint it okay. You know, totally what a giving back that is. You know, I don't, I'm not, I teach people to accept support, but I can't say I'm always the best at it. I do my best, but my--

Chris: Well, this is your chance Harv.

Harv: Students have been so supportive with this book. You know, this is -- I have another book called "Speed Wealth" that I wrote that was self-published and we sold thousands and



T. Harv Eker

Wealth Creator



thousands, case loads of those a year. But it was self-published and now I have my first major book and I've taken everything that I know really in this whole blueprint thing and how rich of a thing and put it into this book, "Secrets of the Millionaire Mind-Mastering the Inner Game of Wealth" and it came out last week into the book stores and online and you know.

My students have been so gracious and so supportive and it comes with a gift and I'll tell you about that in a second, but the average student of our people that are with us, has bought well over ten books apiece. Most people buy ten, twenty, fifty, a hundred; I've had people believe it or not buy a thousand books to support this okay.

Chris: I can believe it.

Harv: Here's the reason, first of all they want to support me, secondly there's something that's just a gift with the book, it says you always have to get back and so, if I could have prayers for people, from people. It would be my intention to be the number one best seller on the New York Times best seller list in the first week that we're even out.

Chris: Great.

Harv: That list comes out on Wednesday. This is the week that we're hoping people are going to you know, purchase the books in numerous quantities and if anybody could pray for that, that's been my dream and the reason it's my dream to be number one, if I don't do anything at number two and as you know, the courses are set up like that, if you're not a twelve out of a ten in everything that you do then don't bother doing it, let somebody else do that, that's their passion.

Chris: Right.

Harv: You know, when we run a program it's going to be a twelve out of a ten and so I'm only interested in number one on that list and my own prayers and my own what I've been thinking about and my intentions is to be number one on the New York Times best seller list. Now, we hit B&N.com number one yesterday, we're at number three right now on Amazon, it's going to be tough I'd have to say to go to number one at Amazon, because there's a little book called Harry Potter that's selling four hundred books an hour there that's going to be tough, so we might hit number two.

Chris: Yeah.



T. Harv Eker

Wealth Creator



Harv: Its number one on the New York Times that's been my dream forever and the reason it's my dream is because I feel this work needs to get out. People don't even know they have a financial blueprint. They don't even know they have a financial set point and they're struggling in all kinds of other areas and trying this and trying that.

But I, the root cause of success is right here in this idea in this blueprint, in this book and in the three day program and my goal, is last year we put somewhere around 20,000 people into the three day program and my goal is to put 100,000 people a year through that three day program all over the world so that all people can live in prosperity and in freedom and they won't have the money trouble to cause so many other problems with themselves and their relationships and every other part of their life.

I think if I can do that than I'll have left this world a little bit of a better place and I believe that's my dharma, that's my job to do. So, the number one thing is more, it's so that more people can find us, we'll get exposure, we'll get more media and people can find the root cause of financial successes and really quit wasting their time on a bunch of other stuff that is great once you've got the roots handled.

Chris: Yeah totally. So, thank you for that Harv and we will hold that intention for you. As we close this evening, we always ask what single idea that you'd leave our guests, our listeners with. Tonight I'd really like you to explain and describe this very, very unique offer that you've created around your book, because it's something, after all we've been talking about that I'm really excited about and I want our listeners to really know and understand, so could you do that.

Harv: Yeah, you know, you know that I call myself a transformational agent and you know, my job is to really transform people's lives or to help them do that and you know, I am very blessed that we used a process called accelerated training in our courses and very different than most other things. It's like the Woodstock of personal development and financial success development and it is so much fun, so much music, lots of stuff going on, but it's very experiential and it's tons of things going on, but the most important thing is that it works.

So, one of the things about this is that when I wrote this book I felt a little on the remiss side, because the books and all, I've had people reviewers say this is the best financial success book they've ever read in their whole lives, they can throw everything else away and I mean, I don't like to say those things, because everything else is fantastic and very worthwhile also, but this is a primer on how to think in order to become rich. It doesn't tell



T. Harv Eker

Wealth Creator



you how to be rich, it tells you how to think, how to create the roots to be rich okay. So, that's, again it's not a stroll in the park, you're not going to read the book and overnight you'll be a wealthy person.

You will begin to do what wealthy people do, because you'll think the way the wealthy think and then you'll let the universe take its course and it will befall unto you shortly. What's unique about this is the book has two parts and actually three parts. The first part is all about the money blueprint and the second part is about resetting the money blueprint through seventeen different ways that rich people actually think differently and adopting those ways and in each one I give practices, strategies and actions to practice each one of those.

Now, here's the third part. The third part is only on the last page of the book and basically what it says is that once you've read the book, the next move you want to make is you want to do this on a cellular level. You want to experience the three day millionaire mind intensive. Now, as you know Chris, those tickets are normally \$1,295 each.

Chris: Right.

Harv: Again, look at the numbers, we get thousands of people.

Chris: Harv I just have to say our partners at Healthy Wealthy nWise, Liz and Rick Thompson paid that to go to your seminar.

Harv: Well, thank God you know. Anyway, though very, very valuable and people always say you way under charge for it, so they're \$1,295 a ticket, here's the interesting thing. I am so adamant about people making permanent change that I know that the change has to be more than just reading. Reading is a part of it, understanding is a part of it, but to really make a change we have to go to the physical level, the cellular level and we actually have to do the processes right on the site and because the millionaire mind intensive, the three day actually changes the people's blueprint right on the site as you know Chris.

We don't teach you how to change it and send you home to change it why, because you won't. We're creatures of habit you won't do it okay, you didn't do it yesterday, you won't do it today.

So, we take the time right there and then, right on the spot, right on the premises, right on site, we change people's blueprints right there and you walk out with a completely different financial set point, a different blueprint than you walked in with. A blueprint set for high



T. Harv Eker

Wealth Creator



levels of success and happiness to boot.

So, we know how important this is and what I decided to do and I know it's crazy is, in the first printing right now, in what's called the first printing, with each book purchased there is a certificate that gives you two tickets to the entire three day millionaire mind intensive program wherever it's being held, we hold it in like seven or eight different cities, wherever it's being held for free.

Complimentary, compliments of myself and my publisher to where we are allowing people who, so if you get what I'm saying here—

Chris: There's no charge. You're saying there's no charge to attend this three day course that I went to and--

Harv: Exactly. You can sign up for the course for \$1,295 per ticket or you can pay \$19.95 for the book and it comes with two tickets to the entire event if you're getting one of these special edition copies.

Chris: That's tough to beat.

Harv: That's my give back to the world. That's where I can make, I believe, if I leave this earth sooner than later I'll have done the most I can do by allowing people to get the full experience of the entire event and not charging them to do it.

Chris: So how...

Harv: So, all people have to do right now literally and again, this is one of the most, my publisher says its never been done before, they can't believe we're still doing it, but again, don't forget I have a 133 people full time on staff and give or take a couple every day and we are the largest seminar training company pretty well in the world right now and we have the ability to do this and that's why we're doing it.

As I said, we put 1,000, 2,000 people in at a shot, we do it almost every weekend and we do it in New York and Los Angeles and we're doing it in Dallas and Vancouver and Calgary and Toronto in Atlanta, Orlando, I mean all over the place.

So, people who right now, as I said, one of the main reasons that my students, my own students bought an average of ten or twenty books at a shot, is that because they. While you can get these special edition copies they wanted to make sure they got them so that



T. Harv Eker

Wealth Creator



they can give the book to people that they care about or their associates or their entire down lines or as a bonus to good customers or whatever and not only are you giving them this phenomenal book.

You're going to give them two tickets to the life changing three day millionaire mind intensive complimentary with the book. So, every time you give away a book now, you're not just giving away a book, you're giving away two tickets to the entire live event.

Chris: Fabulous. So, Harv how can our listeners who are on the line right now get copies of the book, what's the quickest, easiest way for them to do that?

Harv: Well, they need to go to www.secretsofthemillionairemind.com/hww. I'm going to say it again, www.secretsofthemillionairemind.com/hww. Now, if you've got problems with your computer or something's weirding out on our side whatever. Then call toll free at 1-888-868-8883.

We usually have people in the office working 24-hours a day basically, trying to get these things happening, 1-888-868-8883, but don't call that unless you have trouble on the website, because it'll be a lot slower and it'll, you'll be in a lineup and that whole thing, only if you cannot make it on the website. One more time, www.secretsofthemillionairemind.com/hww and I would love to encourage people, if you're on the line right now, I'll just tell you right now, I'm a very spiritual person, don't pass up this opportunity why, because I believe there's no accidents and Chris I think you feel the same way right.

Chris: Completely.

Harv: There's no accidents in the universe, if you got on the line tonight, you are meant to be at this program that's all there is too it. There's a thousand other places you could have been and a thousand other places I could have been, but serendipitously we came together tonight and so, my highest recommendation is, don't let anything that your mind is saying, well I live in Sweden, guess what guys in Sweden, we have hundreds of people from Europe.

We have hundreds of people from Australia, hundreds of people from Singapore from all over the world coming to this event. On the website you'll probably see where the events are being held and if you're in North America, hey you're close. Again, we have to do what rich people do, whatever it takes. If a two hour drive or a two hour flight or a two day flight is going to stop you than what else will stop you, anything, because you're a person that will



T. Harv Eker

Wealth Creator



be stopped and you need to allow us to help you train to become a person that will not be stopped by anything period over no. For the good of mankind, so you can be at the best you can possibly be and then really help.

So, I would encourage people to purchase at least, especially at \$19.95 in the first edition right now, you're going to come with two tickets apiece, so I would say you know, again, our average student purchased ten. Many purchased many more, but a lot of you don't know me and I understand that, get at least two or three to give to family and friends, you know, while you still can, because later on they'll have to pay \$1,300 a shot to go, but five or ten and you know, something like that at least, you know it's not a lot of money and even if it is a lot you're.

When you give these out you're going and, you said earlier Chris, what do I do with people who are in my down line or my associates or friends or they're just not into this. Look, all you do is give them a book except this time you're going to give them the gift of a lifetime, you're going to give them the seminar with it and they can come with you or they don't have to come with you, but no matter what you will talk, they will talk a different language when they're done.

One of my greatest blessings, Chris, is to listen to people not thank me, I'm very blessed I get that you know, a thousand times a day, but I don't need that why, because blessing is when I hear hundreds of times a course when people are thanking the people who bought them and they're just like thank you so much for thinking of me.

I don't even know where, this made such a difference to me in my life thank you for this gift, it was the gift of my lifetime. I hear this all the time and that's my greatest gratitude when I hear so many people thanking the people who gave them the tickets or brought the people or referred them to the program and so I would be honored and I would love your support and I believe working together, this is our book, it's not my book.

This book will assist people in transforming the world, not just the book, but the program that comes with it and together we can make a change in the world using this as a vehicle. Doesn't have to be my vehicle, forget about that, it's our vehicle.

You read it, you'll see how much consciousness is being spread throughout that entire book and through the entire program, because it's not just about money it's about everything for you and when you grow yourself to this great huge extent to be this big container.

You not only have room for more money, you have room for more love, you have room for



T. Harv Eker

Wealth Creator



more passion, you have room for more people, you have room for more spirit, you have lots of room. Instead of being shut down you're opened up and if we do it all based on money, but I'll tell you what, it handles everything and it would be my blessing for you to not only attend the program, but for you to bring your friends and all your relatives and all the people that you know and so, tonight you know.

If you can pick up five or ten or fifteen books or whatever feels right for you, ask your heart and even if you pick up one book that's fine too, whatever feels good for you.

Do that, we'll hopefully be together at number one. I'm already planning not my speech, my thank you email to everyone who ordered books, funny we're already doing that, you know, because I really want to put some thought into it and letting people know that it's our book and we need to share the wealth of consciousness for people.

Chris: Great.

Harv: So, last time, go to www.secretsofthemillionairemind.com/hww, that's Healthy Wealthy nWise.

Chris: Yeah.

Harv: Forward slash hww and if you cannot get through then go to 1-888868-8883, again 1-888-868-8883, but the main place I want everyone to go is the www.secretsofthemillionairemind.com/hww and I really, really, when I was listening early on Chris, when you first started the call and the people, the nicest people.

Chris: They are.

Harv: We are so blessed. Chris, have you ever noticed who comes to our courses, only the nicest people.

Chris: Exactly.

Harv: Even if they're not so nice in the beginning by the time we're finished with them they're all nice again.

Chris: It's true and Harv I want to thank you again, for being our guest tonight. Many of you who are on the call tonight, you know that Janet and I were pretty strong and Liz, we were



T. Harv Eker

Wealth Creator



strong in urging you to be on this call and there's a reason for that, because our experience, our direct personal experience of Harv's program is that they are absolutely of the highest and best quality.

What you have heard tonight, this offer that Harv has made to be able to buy "Secrets of the Millionaire Mind" for \$19.95 and to get two tickets to his \$1,300 three day millionaire mind intensive is absolutely an unbelievable phenomenal offer. It's not something that you want to miss. I can tell you that, that course is something that will change and transform your life.

If you're financial life is not where you want it right now then buy one, five, ten, as many books as feels right to you. This is something that we cannot recommend highly enough.

All of you know that we have some incredible people as guests on this series. We created this interview series to give all of you the opportunity to spend time with people who have been inordinately successful in their own lives, who are living their passions and who can help you and us understand more deeply what it takes to live a passionate, fulfilling, successful life.

In my personal experience there is no single thing you can do that will help you more in moving in that direction to aligning with the passion in your life and doing it as Harv said, in a way that creates wealth and abundance for yourself and the world that we live in. There's no single thing that you can do other than to take advantage of this offer that Harv has made tonight.

So, Harv thank you again so much for your generosity, your generosity in sharing your knowledge, as well as, your generosity in sharing the gifts that you've given to our listeners tonight.

Harv: Well, I really appreciate it again, again, the people seemed really wonderful and again, we have all kinds of people who get the books and get the program. We have multi-millionaire's, we have millionaire's, we have people making a couple hundred thousand a year, we have people making a hundred thousand, fifty thousand, twenty thousand and people that have no money at all and so, you know.

It's this big melting pot and everybody turns in to one thing and it's all energy and all I can tell you is, it's my dharma, my duty, my passion and I'm the one who's the lucky one here. I'm the one, when I do these programs, we're the lucky ones. Where we get to play with people in a way that really works in their lives and see the fulfillment of that and I couldn't think of a better way to be able to spend my life, either than with wonderful, nice, kind



T. Harv Eker

Wealth Creator



people who come from God knows where, all over the world, all over the world, to these programs.

Again, they come from Europe, Australia, they come for the weekends, you know, they make a little trip of it, but some of them don't and they, I remember Chris, it wasn't very long ago where we had one person come from Switzerland and it was about a year and a half ago and now we have thirty, forty people at a shot come from Switzerland every time why, because they went back and told them, then they went back and told them, and that's the way it is in every country right now.

You know, when something works you don't, we don't advertise it, and how do we get 2,500 people at an event, it must be something spiritually guided is all I can say and it works in the real world and it doesn't matter who you are. If you want to reach your full financial potential and be who you are fully than I would highly, highly be my honor to be with you at that event and to take advantage of this situation.

Chris: So, one last time, would you give the website where people can go to, to place an order.

Harv: Okay, you twisted my arm one last time, www.secretsofthemillionairemind.com/hww.

Chris: Great.

Harv: Go there now, because you know again -- I don't know, we're waiting with baited breath until the publisher says that's it for the first printing and then I'm not saying that it's off, but we have a meeting slated for that exact day, a conference call and then we will see what the offer is going to be after that and it may be the same. We may run another few thousand books like that and we may not.

We may say you know what, that's enough for right now and we're going to hold off for a while and we may bring back a little bit of something, we have to buy something much more major later, all I can tell you is this is the gift that we're giving right now. I'm donating all my royalties to the tsunami victim's relief fund from the pre-orders and all the money from the courses are all being gifted and you know, this is what I can do for people. So, you know it's my passion and I hope that you are blessed to live your passion as I have been blessed to live mine.

Chris: Thank you Harv. So, thank you all for being with us tonight and please join us on

Mi Hamba



T. Harv Eker
Wealth Creator



March 8, 2005, when we will be interviewing Stephen Covey, the author of, “The Seven Habits of Highly Effective People”; Jack Canfield will be joining us as co-host on that call, Jack Canfield, as most of you know, is the co-creator for the “Chicken Soup for the Soul” series.

There will be a phenomenal interview and then on March 22, 2005, we’ll be following that up with an interview with Stephen Covey’s son, Stephen M.R. Covey, who took Covey Enterprises from zero to one hundred and fifty million dollars in just a few years. So, we have a great slate of upcoming legends to share with you and I want to thank you all for being with us tonight. Good night and God bless everyone.

