

“Secrets of the Millionaire Mind”

By T. Harv Eker. Summarized and taught by Leo Schreven.

Hello Everyone! Welcome to the book of the month! I hope this finds you well and that you are getting every drop of juice out of life you can every day! Life is an awesome gift, thank god every morning you get to open your eyes and experience it!

This month we have got a dynamite book for you! It is one of my all time favorites and if you master this, you will be on your way to financial wealth.

Our Book is Secrets of the Millionaire Mind by Harv Eker. Harv is probably the most brilliant mind in the world when it comes to mastering the inner disciplines of wealth. All the credits go to him and his book, “The Secrets of the Millionaire Mind.” This is all his material and you are going to absolutely love it!

Harv’s foundational principle is that wealth is a mindset. I have been teaching that for years and it is so true. Rich people simply think differently. For most people their **mind** is their biggest obstacle to success. So get ready to learn, but mostly to “unlearn” all the negative and disempowering things you have in your mind. Let’s begin.

When it comes to money, how do you think about it? What are your beliefs, habits or rituals toward it? Do you feel you deserve wealth? The majority of people have very negative attitudes toward money. They don’t possess the internal capacity to create and hold on to it. A good example is lottery winners. Nearly all winners return to their original financial state where they are comfortable within a few years. Most people live in a “comfort” zone, rather than a “wealth” zone.

Harv likens your financial life to a tree. You see the fruit, - it is visible. But it is what is underground that you cannot see that is producing your fruit. So, what kind of fruit are you producing? The fruit of debt? Living paycheck to paycheck? Limited fruit? Or, an abundant harvest? Remember, if you want to change the fruits, you have to change the roots. If you want to change the visible, you have to change the invisible.

It is very important to realize that the things you cannot see, (the roots) are far more powerful than what you can see. (the fruits.) So this month, we are going to deal with the roots, and find out what is causing you to be where you are financially and how we can change the roots.

We live in a world of cause and effect. Your health is a result. Illness is a result. Money is also a result!

Have you ever heard people say, “My problem is that I don’t have enough money?” That is not true. That is just a result of something at the roots.

To change this “inner world” we have to first identify your personal money “blueprint.” Your roots. We each have a money blueprint embedded in our sub conscious mind. So Harv brings out an important principle:

Thoughts lead to feelings,
Feelings lead to actions,
Actions lead to results.

Looking at the financial results in your life, ask, who created my money blueprint? Parents, friends, preachers, teachers, media, culture, etc., have all contributed to our minds and have resulted in the automatic responses we have toward money. Realize that this past “programming” is the primary cause of our lack of money. We have been programmed in three ways:

1. Verbal programming.
2. Modeling.
3. Specific experiences in your life.

Lets begin with verbal:

Verbal Programming is things you have heard all your life. “Money is the root of all evil, save it for a rainy day, rich people are greedy, he is filthy rich, you can’t be rich and spiritual, money does not buy happiness, we can’t afford it, not everyone can be rich,” etc.

This verbal programming is deeply held and believed in your subconscious mind and is part of the blueprint that is running your financial life. Your thinking then determines your decisions and your decisions determine your actions, which then produce your outcomes.

Four elements change this:

1. Awareness:
2. Understanding:
3. Disassociation:
4. Reconditioning:

(On page 25 of Harv’s book you can do an exercise to change this.)

The next area is modeling: Our biggest models are our parents and the church we were raised in. Were these models good or bad? Positive or negative? You see, you can have all the knowledge and skill in the financial world and it won’t change your outcome at all if these influences are present. Most people are shocked to realize how their parents and church influenced their beliefs and habits about money! For example, if you are saving money for a rainy day, what

are you going to get? A rainy day!!! I'm saving for a sunshiny day where I can take my family out and have a month vacation! We have to become aware of all this and begin to change it.

Third, Specific experiences:

Your past programming runs every aspect of your financial life. Some people link money to pain, others to pleasure. If you go to page 39-40 in Harv's book you can change this.

OK, now with all that, you are prepared to ask the question, "What is my money and success blueprint? Are you programmed for success, failure, mediocrity, or stress? What is your spouse programmed for? Whatever that is, recognize this is your comfort zone.

If you are a woman and you set your money blueprint low, you will attract a man who also has a low blueprint so you can stay in your comfort zone and validate your poor money blueprint. Even miserable people want to stay in their comfort zone! Remember the only way to permanently change the room temperature is to change the thermostat. You can try all you want, gain knowledge, trade the stock market, know everything about money, but until the mind is renewed you will never have success. So, let's break out of auto pilot, quit running on automatic, and programmed conditioning from the past, and get into a conscious choice of your blueprint.

Once you are conscious, you will realize you are not the pre-programmed recording, but the recorder, not the content in the glass, but the glass itself, not the software, but the hardware. Remember, no thought lives in your head rent-free. It is either an investment or a cost. It will move you toward happiness or away from it. It will either empower or destroy. So choose carefully! If you really want to take off in your life, don't believe a word you say, and don't believe a thought you think.

Everything begins with your thoughts. Your mind is the basis for all of your life yet very few of us even know how it functions. So let's begin with the thought that your mind is like a big filing cabinet. In every situation you go to the files of your mind to determine how to respond.

So, what is in your money file? If you have files that support financial success you will automatically and naturally make the right decision. This is the difference between rich and poor, not money, but mentality. So, quit being right! And quit doing it your way! Your way has gotten you exactly where you are today so let's now go reprogram your brain with 17 new files.

Wealth File #1.

Rich people believe "I create my life."

Poor people believe “Life happens to me.”

You see, poor people believe they are victims. There are three clues to this.

1. Blame. Victims blame everything, the economy, government, stock market, employer, employees, managers, up line, down line, parents, spouse, and God. But they never blame themselves.
2. Justifying. People that justify say things like, “Money is really not that important.” Imagine me saying that about my wife. If I did she would not be around very long. In the same way if you think money is not important you simply won’t have any. Other people say, “Money is not as important as love.” Sorry, but this is pure idiocy. What is more important, your arm or your leg? The answer is that both are important to function! Money is very important! Love does not pay for building churches, homes or hospitals, love does not feed the hungry, you can’t pay your bills with love, and you can’t deposit love in your bank account!
3. Complaining: When we complain, we focus on what is going wrong in our life, not what is right. Have you ever noticed complainers have a hard life? Stay away from them, they will infect you!

Why do people want to be victims? One reason, they want attention. The problem with this is if I want attention I am always at the mercy of others, a people pleaser, begging for approval. So it is time to decide, you can be a victim, or you can be wealthy.

Wealth File #2.

Rich people play the money game to win.

Poor people play the money game to not lose.

Most people fall into the trap of playing in defense mode. Their primary concern is survival and security instead of wealth and abundance. Poor people want to be comfortable. Rich people want to build massive wealth. Remember the principle, “If your goal is to become comfortable, chances are you will never become rich. But if your goal is to become rich, chances are that you will become very comfortable.”

Wealth File #3.

Rich people are committed to being rich,

Poor people want to be rich.

This is a huge principle many people miss. If I ask people if they really want to be rich they look at me as if I’m crazy. “Of course I want to be rich!” But the truth is, they really don’t. In their files they have a lot of negative information that being rich is wrong. You see, rich people are totally clear that

they want wealth. I know it is hard to believe, but people always get what they want. But Harv brings out there are 3 kinds of “want.”

1. “Want” is useless. It is like saying, “I hope I win the lottery!”
2. “Choose” This is better, and a person has made a decision.
3. “Commitment.” That means you devote yourself to it with no reservations. It means giving 100%. It means you are willing to do whatever it takes, for as long as it takes! It means a “never give up” attitude.

The amazing thing is, once you commit, everything in the world will bend over backward to support you. You attract the very thing you are committed to. So make a decision to commit 100% to having wealth.

Wealth File #4.

**Rich people think big.
Poor people think small.**

Most people choose to think small. Why? Because of fear of failure and success. And because of low self esteem. They don't think they could make a difference in peoples lives. Recognize if you are going to be rich, you have to think about your value in adding value to others lives. To share your blessings with as many as possible! The world is full of small thinking people. The churches are full of small thinking people! It's time to stop hiding out and start stepping out! It's time to stop needing and start leading! It is time to stop hoarding and start sharing; It's time to start thinking big and not small.

Wealth File #5.

**Rich people focus on opportunities.
Poor people focus on obstacles.**

I love to watch this principle in my live seminars. Rich people see growth, poor people see loss. Rich people see rewards, Poor people see risks. You see, rich people expect to succeed! Remember, rich people focus on what they want, poor people focus on what they don't want. If you focus on opportunities, that is what you will find. Focus on obstacles, and that is what you will find. Rich people see an opportunity and jump on it, poor people are always “preparing for an opportunity.”

Wealth File #6.

**Rich people admire other rich and successful people.
Poor people resent rich and successful people.**

I hear this all the time in my work. “They are so lucky...” “Those rich jerks!” “Yup, the rich take all the money so there is none left for the poor.” “He’s filthy rich!”

Remember, resenting the rich is one of the surest ways to stay broke. We talk a lot about this in the All Power Seminar, but it is critical that you recognize that rich people are the nicest group of people in the world, the most generous and the most happy. So instead of resenting, admire them, bless them, and be thankful for them.

Wealth File #7.

Rich people associate with positive, successful people.

Poor people associate with negative or unsuccessful people.

When poor people hear about rich people they often judge them, criticize them and tear them down. Now, think about this. How can you learn from someone you put down? It is imperative to not surround yourself with such people. With 7 billion people in the world, don’t hang around losers. Remember you either affect people or they infect you. Would you hang around people who had a case of measles? No? Well, negative people are like having measles of the mind! Make a point to associate with successful people and disassociate from negative people. These are often your own family members.

Wealth File #8.

Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion. In my seminars I have seen this a million times. People who have issues with selling and promotion are nearly always broke and poor. Listen; if I have a cure for cancer, I am going to tell everyone about it! I am going to promote it! This is what rich people do and they are very good at it!

Wealth File #9.

Rich people are bigger than their problems.

Poor people are smaller than their problems.

Poor people will do almost anything to avoid problems. Rich people see problems as challenges they love to take on. Rather than whining about the problem, they work on the solution. Poor people spend a lot of time complaining about the problems. Rich people are bigger than their problems.

Wealth File #10.

Rich people are excellent receivers.

Poor people are poor receivers.

Many people feel unworthy of receiving wealth, or not being good enough. The root of this is low self-esteem. Or we have been taught we will not go to heaven if we are rich. But worthy or unworthy is something we decide, not others.

Rich people work hard and believe it is perfectly right to be rewarded for their efforts. Poor people also work hard but because of their feelings of unworthiness think it is wrong to be rewarded. So they become victims. They think they are better, more pious, or more spiritual because they are poor.

I met a lady one time who said; "I just couldn't feel good having money when so many others have so little." This is insanity. How can you even help the poor if you are one of them? Who do you help if you are broke? It would be far better to create wealth for yourself and then help others!

Wealth File #11.

Rich people choose to get paid based on results.

Poor people choose to get paid based on time.

I deal with this at length in my 60 day All Power program and Harv is strong on it as well. Poor people want the security of a salary or hourly wage. They want to know the same amount is coming in every month. But they don't realize that security comes with a price, - the price is wealth! Rich people prefer to get paid based on the results they produce, this is why most of them have their own home based business where they get massive tax breaks and keep more profit than the poor who give 1/3 of their money back in taxes. It would be good for you to review seminar #18 on this in the All Power 60 day program.

Wealth File #12.

Rich people think "both."

Poor people think "either, / or."

Rich people live in a world of abundance; poor people live in a world of limitations. As an example, do you want a successful career or a close relationship with family? I want both! Do you want to earn a fortune, or do work that you love? Both! Poor people choose one, rich people choose both. Money to the rich is like oil, it makes everything smoother. You can slide through life rather than having to scrape by. Money brings freedom, so you can spend your energy on helping others rather than spending your energy worrying how to pay your bills. Poor people see happiness apart from money, - they think you can't have both. Rich people say you can have both. Poor people think, "If I have more someone will have less." This is a fear based, self-defeating belief system. Rich people understand that the more they have the more they bless others. Rich people realize that being kind, generous, and loving has nothing to

do with money. These qualities come from your heart. Poor people think that it is not possible to be rich and still be genuinely kind and compassionate. So it is a matter of reprogramming the file here again and it is critical you do it.

Wealth File #13.

**Rich people focus on their net worth.
Poor people focus on their working income.**

One thing you will never hear when you hang around rich people is, "Hey Bob, Joe just got a raise, and a cost of living to boot!" You see the poor think the only way to get rich is to earn a lot of money. The rich build assets, and focus on Net worth in things that are generating income. Things like rental property, business income, products, services, etc.

Wealth File #14.

**Rich people manage their money well.
Poor people mismanage their money well.**

Master this. Most people say, "When I have plenty of money, I'll begin to manage it." Rich people say, "When I begin to manage it, I will have plenty of money." Saying that you will manage your money when you get caught up is like saying you'll start eating right and exercising when you lose 20 pounds!

Harv then teaches what we do in All Power, open a financial freedom account. Put 10% of everything you make in it. Harv even goes further and suggests having accounts for fun, education, and tithing. This is all good. Remember either you control your money or it will control you.

Wealth File #15.

**Rich people have their money work for them.
Poor people work hard for their money.**

Working hard is important, but will not make you rich by itself. Have you ever asked yourself, who lounges around the country clubs all day? Who spends their afternoons playing tennis? Who spends their weekends vacationing? -Rich people! They can do this because they work smart. They understand and use leverage. We all understand you do have to work hard for your money, but it is temporary. But rich people then get their money to work for them. It is important to get out of the mindset to "go to work, get a job." Rich people work to earn money to pay for their investments, which will pay for their future. Rich people buy assets, - things that will go up in value. Rich people collect land, poor people collect bills. Rich people see money as a seed that can be planted, and grow

more dollars, poor people eat the seed. Remember that every dollar you spend today, was worth hundreds of dollars tomorrow.

Wealth File #16.

**Rich people act in spite of fear.
Poor people let fear stop them.**

Fear, doubt and worry are among our greatest obstacles. Rich people act in spite of fear. Poor people wait for the feeling of fear to go away before they act. They usually wait forever. If you only are willing to do what is easy, life will be hard. But if you are willing to do what is hard, life will be easy. You may say, why is this so important? You see, "comfortable" is where you are now. If you want to get rich you have to get uncomfortable. Poor and middle class people are not willing to be uncomfortable. The only way you will grow is when you are outside your comfort zone. No one has ever died of discomfort. But, comfort has killed more ideas, more opportunities, more growth than anything else. Comfort kills!!! So next time you feel uncomfortable, uncertain or afraid, GOOD!!!- Press forward! Make a decision that your thoughts will not run you! You run your thoughts. Remember you will pay heavily for negative thoughts and fear. You will pay in money, energy, time, health and happiness. So begin dividing your thoughts in two camps. Empowering, or disempowering. Then choose to entertain only empowering thoughts.

Wealth File #17.

**Rich people constantly learn and grow.
Poor people think they already know everything.**

If you are not wealthy as you want it is because there is something you don't know. If you are not growing, you are dying. One of my favorite quotes is, "The learners shall inherit the earth, while the learned will be beautifully equipped to live in a world that no longer exists."

Harv then goes on to talk about the value of a coach. He urges people to do exactly what we are doing in All Power, to train you, inspire you, encourage you, and find what is holding you back. If you are willing to learn, a coach is indispensable. Harv then brings out the fastest way to grow rich is to work on developing you!

Rich people take advice from people who are richer than they are. Poor people take advice from their friends who are just as broke as they are. Think about it. If you were going to climb Mt. Everest, would you hire a guide who has never been to the summit? Or, would you hire someone who made it to the top and knows how to do it.?

Harv then closes his book with an invitation to attend one of his live seminars and then to share the good news with others. I encourage you to do this as well, because Harv is one of the top three most brilliant financial coaches in the world

Let me ask you a question. Do you know anyone who could benefit from this information? We all have friends and family who need this education. So I invite you to pass on the blessings, tell everyone you know, and invite them to join our worldwide team of supporters for a \$199 donation to the All Power Ministry.

Share with them the benefits of becoming part of "Growing God's Talents." Let me know if I can help you in any way. Our goal is to have an All Power group of high achievers in every city in the world! You can make that happen
I want to wish you a really awesome month, rich blessings, and all the best life can offer. Thank you for being part of our team, I love you, appreciate you, and wish you an All Power day with NO LIMITS!

See you next month!

Leo Schreven Director / Speaker
All Power Seminars

