



# A Life on Fire –

*Living your Life with Passion, Balance, and Abundance*



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**Stephen M.R. Covey**

**Brian Tracy**

**Jack Canfield**

**Janet Attwood**

**Harv Eker**

**Marianne Williamson**

**Robert Allen**

**Jay Abraham**

**Dr. Stephen Covey**

**Learn the Success Secrets of Some of the World's GREATEST Legends**

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## Real Life Legends

Brought to you by Healthy Wealthy nWise  
www.healthywealthynwise.com



**W**elcome to the first step on your personal journey to discover and live your destiny! In this book you have one of the best and most effective ways to get aligned with your life purpose: by spending time with people who have been remarkably successful at living theirs.

Every month Healthy Wealthy nWise magazine interviews those who are legends in their own fields about how they achieved success. In this collection of cover story interviews with some of the most successful, brilliant authors and speakers of our time you will get a taste of what Healthy Wealthy nWise readers enjoy every month, without charge.

Healthy Wealthy nWise is dedicated to bringing you the best knowledge and inspiration for living a life of balanced abundance. You have unique talents and gifts which no one else but you can give to the world. Our mission is to support you on your personal journey to discovering and living your personal destiny.

Healthy Wealthy nWise began publication on May 1, 2003. Since September, 2004, our cover story interviews have been conducted in front of a live teleaudience each month in *The Passions of Real Life Legends* interviews. You may listen in to these interviews for free by registering at:

<http://www.healthywealthynwise.com/interview.asp>

It is our delight to bring you a sampling of some of Healthy Wealthy nWise's cover story interviews in this ebook. Here are the mentors you'll be learning from in this incredible collection:

### **Janet Attwood**

Author of *The Passion Test: Discovering Your Personal Secrets to Living a Life on Fire*, Janet is one of the co-founders of *Healthy Wealthy nWise* and her book was the inspiration behind the *Passion of Real Life Legends* series which become the magazine's cover stories. In this interview, you'll discover the keys to living your passions and how your passions are clues or keys to your personal destiny. This interview lays the ground for all the others.

### **Brian Tracy**

Brian Tracy, best selling author of more than 28 books (by the time you read this, Brian will certainly have written one or two more), he speaks to over 450,000 people a year. You will love his straightforward answers to the questions in this interview, and the simple, powerful advice he gives which you can put to use immediately.

### **Jack Canfield**

Jack Canfield is best known as co-creator of the *Chicken Soup for the Soul* series. In this interview you'll learn some of the personal parts of Jack's life that have allowed him to enjoy phenomenal success. What's the best way to be successful? Model the habits of those who already are. This interview will give you that chance.

### **T. Harv Eker**

Starting with a \$2,000 loan on his credit card, T. Harv Eker went from zero to millionaire in less than two and a half years. After years of building successful businesses, Harv now teaches some of the most powerful and transformational courses in the world which over 200,000 people have attended. He says we all have a "blueprint" for either success or failure, for wealth or poverty. In this interview, you'll learn how to change your "financial blueprint" to create the success you want in your life.

### **Marianne Williamson**

Powerful doesn't even begin to describe Marianne Williamson, bestselling author of *A Return to Love*. As she says in this interview, "I try to concern myself most with the level of cause, with the things that do not change, and when I do that, the level of effect seems to take care of itself. I think if I concern myself with eternal issues, then more temporal ones fall into place more easily." Profound thoughts for a profound life. This interview will take you to your own core.

### **Robert G. Allen**

Bob Allen has written five books which have become #1 New York Times bestsellers including *Nothing Down*, the most successful financial book of all time, and *Creating Wealth*. The National Speaker's Association has called Bob "America's Top Millionaire-Maker." What may surprise you when you read this interview is his deep spiritual nature, and the honesty with which he is able to talk about the lessons he's learned. When you apply those lessons in your own life, you may be able to avoid some of the potholes Bob fell into on his way to becoming a multi-millionaire.

### **Jay Abraham**

Personal mentor to over 10,000 small and medium-sized businesses, *Fortune* magazine called Jay Abraham, "one of the five top executive coaches" in the country. He has literally made billions of dollars for his clients while making millions for himself. In this interview from *Healthy Wealthy nWise's* Passions of Real Life Legends series, Jay talks for the first time about his passions, how they led him to his success, and why passion is the foundation of success for anyone.

### **Stephen R. Covey**

Time Magazine called him one of the 25 most influential Americans and his book, *The 7 Habits of Highly Effective People* was named by Forbes magazine as one of the top 10 most influential management books ever. In this interview, conducted by Jack Canfield, co-creator of the *Chicken Soup for the Soul®* series, Dr. Covey uncovers the secrets to discovering your own unique voice, which is essential to living your personal destiny.

## Stephen M.R. Covey

Son of Dr. Covey, as CEO of Covey Leadership Center, Stephen took the company from \$56 million in revenues to \$112 million and increased profits by twelve times. Then he engineered the merger with Franklin Quest to create Franklin Covey. In this interview he talks about the Speed of Trust. You'll learn how lack of trust imposes a heavy tax so that any initiative costs more and takes more time to implement. You'll discover how to create high-trust relationships in your own life and enjoy the resulting dividend that allows you to move your life forward faster, with much greater success.

Enjoy these amazing interviews, then join us as for the live calls twice a month! Just register for free at:

<http://www.healthywealthynwise.com/interview.asp>

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# Janet Attwood asks, What's YOUR Passion Test Score?

*An interview with Janet Attwood*

BY: LIZ THOMPSON



**H***ealthy Wealthy nWise* is all about living your dreams and passions with balance – it's about becoming the person you know deep down in your soul you are meant to be. We're focused on that because we know it's the secret for living a fulfilled life, and we want every one of our readers to have that kind of life.

So when Janet approached us about doing an interview series for the magazine based on the principles of her new book, *The Passion Test: Discovering Your Personal Secrets to Living a Life on Fire*, we took it a step further and decided to turn them into the cover stories too.

Beginning in October, 2004 – the cover stories of *Healthy Wealthy nWise* are the stories of people who we consider to be “Real Life Legends;” people who are living a life “On Fire,” people who are an inspiration to all of us.

Twice a month, Janet, and our Features Editor, Chris Attwood, discuss with someone who has been incredibly successful at living their passions, how they discovered their passions, the obstacles they ran into and the lessons they can share with all of us to allow us

to follow their example. We do these interviews on in front of a live teleaudience that you can be part of (more about that later).

First let me give you a little background on her and then we'll get right into the interview.

Janet Attwood is one of those people we call a "unique." She's an amazing woman who combines a unique blend of spirituality and practical, useful knowledge. Her passion and focus is supporting people, in every part of the world, in knowing their personal greatness and she travels the world doing just that. When we caught up with her for this interview, she had just returned from India and Nepal.

Through her books and seminars, Janet shows her students how it's possible to have a life of abundance while living their dreams. People seek her out because she's so real and the tools she shares are so effective.

In 2001, Janet, with her best friend, business partner and ex-husband, Chris Attwood, partnered with bestselling authors Mark Victor Hansen and Robert G. Allen. Mark Victor Hansen is co-creator of the phenomenally successful Chicken Soup for the Soul® series which has sold over 80 million books worldwide (See the *May 2003 issue of HWnW*). Bob Allen wrote *Nothing Down*, the best-selling real estate investment book of all time, as well as four other NY Times bestsellers (See the March 2004 issue).

Together with these two giants, Janet and Chris created "The Enlightened Millionaire Program" to support the release of Mark and Bob's latest book, *The One Minute Millionaire: The Enlightened Way to Wealth*. This unique mentoring program teaches thousands of participants the principles of creating wealth in a way that benefits everyone.

Janet has led workshops in the US, Canada, and India and travels regularly to India as one of her passions. From time to time she takes a small group of women with her to experience the spirituality and rich traditions of this ancient culture.

She also has three beautiful golden retrievers, Chris Jr., Lilly and Diana, and two cats, Errol and Katmandu, who are the world for her.



With that said, let's find out about *The Passion Test*....

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**Liz:** Janet, can you tell me how *The Passion Test* came to be?

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**Janet:** In 1978 or '79, I took a seminar in San Francisco called "Yes to Success." The course was taught by Debra Poneman, who now is one of my very best friends. In the seminar, Debra was talking about a survey that had been done on the most successful people in the United States.

They did this survey on about 100 people, and at the end, it turned out these people all had one thing in common. These mega-successful people had all fulfilled the five most important aspects of their life which they felt were necessary to have success as they defined it

That really stuck with me, that knowing the five most important aspects was the one thing these incredibly successful people in all different fields had in common.

I thought, 'For me to be able to start living what I feel is my most passionate life, all I would have to do is define what **my** five most important passions are.

That's how *The Passion Test* started. I figured out a way to uncover what the five most important passions were in my life and look at them in a very balanced way.

I asked, "What's important to me emotionally or relationship wise?"

What's important to me about my environment?

What's important to me for my career?

What's important to me financially?

What's important to me on a humanitarian basis?"

I started writing down all of these different things.

Then through this very easy process of delineation, which people will read about in *The*

*Passion Test*, I came to figure out what **my** five were and what anybody's five could be.

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**Liz:** What makes it such an effective tool? How is *The Passion Test* different from regular goal setting?

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**Janet:** Most people aren't clear. You walk into a class on setting goals, and most people don't sit and think, 'What's my passion? What is important to me?'

Instead, they think about what they want to achieve. Now, knowing what you want to achieve is important, but the step before goal setting is discovering what it is that turns you on and gets you excited.

The reason *The Passion Test* is so effective is that it provides a simple, easy way to clarify what is truly important to **you**.

I say it as a mantra in my book, "To the extent that you're clear about what you'd like to

have show up in your life, it will, and only to the extent that you're clear.

*The Passion Test* allows people to immediately clarify and continue to clarify, over and over again, what's important to them.

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**Liz:** What is so significant about these top five passions?



**Janet and Mark Victor Hansen**

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**Janet:** I've been really lucky in my life to have worked closely with Mark Victor Hansen,

Robert Allen, T. Harv Eker from Peak Potentials, who is getting to be very well known, and many others. I've been very lucky to have worked with them, and every time, I've seen that what you put your attention on grows in your life. All of these guys know exactly what they want to put their attention on.

If you don't know what is important to you, you don't know what to put your attention on, right? If you can't put your attention on what your passions are, what do you have? You've got vague generalities. Also, most people have been used to putting their attention on what they don't have, on their problems, so what shows up?

More problems.

**That which you put your attention on grows stronger in your life. You can't put your attention on your passions until you know what they are. That's why identifying your**

**top five passions is so important.**

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**Liz:** Is there something magical about the number five?

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**Janet:** What I feel about the number five, is that for me, if I get too many things going on, then I can't put my attention on them. There's nothing that I coach on or teach seminars on that I don't live. I'm a walking seminar. (laughing)... I'm a work in progress.

Five was the number that I found magical for me to be able to put my attention on without being all over the board and diluting the process.

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**Liz:** It's a clarifying and focusing thing?

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**Janet:** Yes. I was just coaching someone the other day and I asked him to email me his top five. He did and then said,

“Number six is really important too. What should I do with that?”

I emailed back and said, “Save it for after one of the five gets taken care of, and after that’s fulfilled in your life, then move one up.”

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**Liz:** Staying focused is so important!

Janet, how has *The Passion Test* helped you in *your* life?

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**Janet:** Are you kidding? I couldn’t live without it. Remember, I’m a work in progress. I take it every six months.

My passions and desires change or transform in a very subtle way over time. They’re evolving. So every time I take it, I find there’s more clarity around what is truly important to me. As I’ve gotten really clear, I’ve found out that my life is just a reflection of what my passions

are, so today, everything I do, I’m passionate about. There’s nothing I do that I’m not passionate about. It just doesn’t even happen anymore it’s automatic.

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**Liz:** That is fantastic.

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**Janet:** People might think, “All my life I’ve wanted this and that,” and once you start taking *The Passion Test*, you start to laugh. It was like the guy I was coaching today. In the middle of the coaching program, I said, “It’s funny to find once you start taking *The Passion Test* and start the elimination process to discover your top 5, many of the other passions in your list of 10 or 15 all of a sudden, lose their importance. The great part about choosing is that you’re able to easily rid your mind of unnecessary thoughts about what you think you need to have to be passionate, happy and fulfilled in your life.

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**Liz:** Who has taken *The Passion Test*?

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**Janet:** I think your readers have heard of the famous and wonderful, outrageously great, Mark Victor Hansen?

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**Liz:** Yes, he was on the cover of our very first issue.

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**Janet:** We love him. Also, Jack Canfield (See the August 2003 Issue), who is a dear friend of mine, Rabbi Yehuda Berg, who is the personal, spiritual mentor to Madonna, Demi Moore and many other people. If you’re a lover of *People* magazine, you’d know about him. Thousands of people in the U.S. and Canada, and abroad have taken the test - I’ve been teaching courses in Asia, as you know.



**Rabbi Yehuda Berg and Janet**

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**Liz:** Yes, we are very excited to hear about that.

Is *The Passion Test* for everyone, or just for people who are “self-help junkies”?

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**Janet:** I would say it’s absolutely for everyone, and the reason I say that is because everyone has a unique gift. Everyone is unique, and their unique gift is tied to what they love and value. It’s for those people who really want to drop into who they are and live their uniqueness. That’s why no one is the same. We all have different passions because we are absolutely unique. The Passion Test is a way of screening out the clutter, and getting to the essence, the

beauty, the gift of everyone’s uniqueness.

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**Liz:** I completely agree. We **know** that each person is unique and each person has a gift, and why do you think so many people still don’t live their passion?

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**Janet:** In our society, people have been taught that you can’t make a living and do what you love to do at the same time. Most people think that! “What I love to do, I do as a hobby.” I’ve really seen it take a huge leap since 9/11 because since then, I would say that the United States experienced a real, spiritual rebirth.

People started looking at what they value and what is important to them and realized that at any moment, at any time, anything could change. “What do I love?” People are waking up to the realization that - to the extent you are living your passion

you’re happy and successful. I’m talking about being happy and successful in a balanced way.

There are lots of so-called “successful” people who are not happy. They might be financially successful, and that’s all they’re able to focus on. The rest of their life drops away. To me that’s not real success.

Do you know that only 3% of the people in the world ever achieve financial freedom? And that only one-third of those, or 1% of the world’s population actually **enjoy** their wealth once they have made it?

So what’s the point of anything if the “enjoy” part of life is left out? I don’t know about you, but I want to enjoy my life, and every aspect of it NOW! Most of us have been taught to focus on what we do wrong and how to fix that, so we focus on our problems. By focusing on what’s not working that’s what starts to become realized in our lives. Have you ever heard of

the “Bowling Study?”

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**Liz:** No, what is it?

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**Janet:** When I co-created the “Enlightened Millionaire Program with Mark Victor Hansen and Robert Allen, Mark and Bob told me about the the “Bowling Study.” Two groups were asked to bowl a game.

The first group was video taped, the video tape was edited to show their mistakes, and they were told to study what they did wrong and then try to improve themselves.

The second group bowled their games, and their video tape was edited to show just the things they did right. They were told to study those things. For example, when they bowled a strike, they were told to study their form and repeat what they did right.

Then both groups were asked to bowl again after they’d studied the video tapes for a

while, and both improved. However, the team that focused on what they had done right improved vastly more than the other team.

There are people who are successful in our society who may be successful in some areas, as I said before, but very unhappy in other areas because they haven’t gotten clear on all of the things that are truly important to them. They may be clear on a few things, but not all of the things that really matter to them.

Then they achieve financial success, but they’ve got cancer or have a heart attack and what good does their money do them. Or their family life falls apart and they end up divorced and alone.

Of course, it works the other way as well. I have dear friends who I would say are hugely successful spiritually, but they’re completely broke, uncomfortable and struggling.

Again, they’ve gotten clear on some of their passions, but not all of them.

When you have looked at all the parts of your life that are truly important to you and begin to live those, then your life begins to take on a greater meaning.

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**Liz:** And it’s so much richer.

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**Janet:** Yes, right. It’s like all of a sudden, with *The Passion Test*, you’re really starting to know you. It’s like dragging one leg of the chair and the rest of the chair comes with it. That’s what happens when you start focusing on the fullness of your passions and what you’re here to do in your life.

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**Liz:** Janet, you’ve given *The Passion Test* to so many people. What do you find is the most important ingredient for people who are living their passions?

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**Janet:** Notice I haven't said this was going to be easy? For me, all my life, I wanted to be in front of people because I'm a communicator. I'm very comfortable, in many ways, with that thought. One of my passions is to travel the world, which I do, and be a transformational leader of love and peace.

When I first started stepping into that space, it wasn't like it wasn't scary. When I was standing in front of my first three-thousand-person audience I was saying my mantra, every prayer I knew, and gathering all my friends to put their attention on my clear-sailing success. One of the things is to be fearless and know that you just have to step out there and go for it. Be honest.

A lot of people are afraid to be honest about what they love, because they're so afraid they won't be able to have that, and then they're afraid they're going

to be disappointed, so they stay in the comfort zone where nothing seems to move and everything seems to stagnate.

In a passionate life, it's a life on fire, a life where, at any moment, you don't know what's going to be happening. I'll tell you, that's when you're really breathing. You're that person everyone wants to be around and you're turned on and you've got that energy and there is something brewing inside you.

**Do you know what I like to tell people, along with being honest and fearless? It's easy when you realize the thing that is your deepest heart's desire is also God's unique gift to you. Who do you think is speaking in your heart, other than the Creator, or for those who like to think of God as nature, it's Nature speaking to you.**

Be fearless and honest about who you are. I heard a lecture, and it's one of my favorite ones,

by Reverend Michael Beckwith from Agape International Spiritual Center in L.A. He was talking about the importance of living your passion. He said, "Martin Luther King already did Martin. Gandhi already did Gandhi so well. Mother Teresa - no one can do Mother Teresa like Mother. You be **you** because no one can be you like you."

You don't see Mother Teresa going, "I wish I could have been Elizabeth Taylor."

Mother Teresa was Mother Teresa. She was so congruent and so clear.

Was she fearless?

Absolutely.

Did she know that when she went into the slums of Calcutta she wouldn't be killed?

No, but she had a passion for saving people, so she just took the first step and then the next step.

What happens is that Nature truly organizes in an amazing

way when people decide to step out and step into what is truly their passion. The other thing is to not censor yourself, because you can't see how it's going to be. The only job we have is to truly understand what we're passionate about.

What moves *me*

What turns *me* on?

What do *I* wake up in the morning for

Know that the actual mechanics of how that's going to show up, you have no control over.

The only control we have is to put it out there and say, "This is what I'm about. This is what I do." Watch the synchronicities start to align themselves. All the people, places or things you need in order to align yourself with your passion start showing up

**When you start putting your attention where your passions are, the mind is like a computer, so whatever you**

**input has to output sooner or later. How? That's what we get to watch. We get to step out of the movie, and at the same time, be a part of it. That's where the real fun stuff comes, because then you're truly living in that place we call "the moment," being here now, and being here with what we believe in.**

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**Liz:** I think that's so important. In living your passion, it's not about knowing what the whole picture is going to look like when it plays out. It's clarifying what you see NOW and taking that next step.

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**Janet:** Right. For instance, I wanted to interview enlightened people, and look at what I'm doing. I'm traveling the world interviewing some very high beings on this planet. You can't be walking, living and aligned with your passions unless you're aligned with who you are, which

is a by-product of being an enlightened being.

How would I have known that, in India, I would be asked to co-create this TV show to interview enlightened people?

It wasn't until I gave myself *The Passion Test* and discovered my passion was to hang out with enlightened people on a regular basis that I had the desire to write a book interviewing the enlightened. Again, you don't need to know the "how" just the "what". The "how" is God's job!

In the U.S., look what I'm doing with *Healthy, Wealthy nWise*, but could I ever have known that ahead of time?

Not likely.

I'm just in the groove, putting my attention on what I love and taking each step as it's offered to me every, single day.

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**Liz:** Janet, we want to let the readers know about this new series we've got going. Tell us

about how *The Passions of Real Life Legends* came to be.



**Janet and Jack Canfield**

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**Janet:** I gave the test to people like Mark Victor Hansen and Jack Canfield. They were two of the first people because they are buddies of mine. I called them up and said, “I’ve got to give you this. You’re going to so dig it.” I realized, through those conversations, how valuable it is to talk with people like both of them about their passions, the obstacles they ran into, and how they could overcome them

To hear their personal stories.... I was sitting there with tears in my eyes listening to what it took for them to live their passions, and what they had to overcome, yet how they wouldn’t let go because they knew it was in their hearts. They knew what they had to listen to, not anything on the outside, but totally what was inside of them.

The Passion Series came to be, because just by interviewing them and giving them *The Passion Test*, I learned so much. I realized it would be such a gift to let hundreds and thousands of people hear interviews like that.

When I gave *The Passion Test* to Jack and Mark, both of them had fulfilled all five of the passions in their lives. What was also really great was that they were so crystal clear - that was so cool

I said, “Can you tell me ten of your passions?” and they immediately whipped off fifteen!

That’s a sign of a person who knows where he’s going. That inspired me too, so I wanted to share this with people of ***Healthy, Wealthy nWise*** when I saw what it did for me.

Again, it goes back to me - I’m my own student. I proposed it to you guys and said that I’d like to do a monthly on this somewhere in your magazine, and then the rest is history. I’m really excited about it.

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**Liz:** So are we.

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**Janet:** There are others I’ve interviewed and I’ll tell you, there have been times when I’m brought to tears because you get these huge “ah-has.” It’s like a pop, like when something explodes inside of you and it goes in at such a deep level.

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**Liz:** You just get it.

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**Janet:** Right. That's what I experienced when I gave *The Passion Test* to these different, great people. I thought, "If it did that for me, I'm sure it's going to do that for other people."

Plus, I learned from working with Mark and Bob Allen that there is nothing like spending time with someone who is a model of what you want to have in your life. I thought, if we can get the greatest people on the planet, who are living examples of what happens when you live your passions to be interviewed on a call in front of the readers of *Healthy Wealthy nWise*, that could really change some lives.

My passion is seeing people being able to walk into their passions. That's what turns me on, and that is it. That's why I want to travel the whole world talking about peace, love and passion.

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**Liz:** Who are some of the other Real Life Legends that we can look forward to in the future?



**Jay Abraham and Janet**

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**Janet:** This month, we've got the marketing legend, none other than Jay Abraham, and the guy walks his talk. Everybody get prepared, because Jay Abraham is among all of the greats - Mark Victor Hansen, Jack Canfield and Robert Allen, Marshall Thurber. Ask them, they'll be talking about Jay Abraham. When you bring up the word "marketing,"...

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**Liz:** He is the guru.

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**Janet:** That's it. He is the guru. For Christmas, we've got the number one bestselling author of the phenomenally successful, great, wonderful, *New York Times* best seller, *The Christmas Box*, Richard Paul Evans.

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**Liz:** He's great.

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**Janet:** Yes, he's so great, and then for the heart of the universe, Rabbi Yehuda Berg, who is a spiritual guide to Madonna, Demi Moore and Ashton Kutcher and author of *The 72 Names of God* and *The Power of Kabbalah*. We'll also be having Stephen Covey, Dr. John Gray, hopefully Byron Katie.... We've got a lot of "Greats" to look forward to. I don't want to give it away and tell all of them....

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**Liz:** You have to leave some surprises. It sounds fantastic.

So how can our readers take  
*The Passion Test*?

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**Janet:** They can go take the Passion Test Assessment and get a copy of my book as a free gift from *Healthy Wealthy nWise*. They just need to go to:

[http://www.healthywealthynwise.com/pta\\_n.asp](http://www.healthywealthynwise.com/pta_n.asp)

I also coach people who want to go even deeper

That's just the beginning of the clarification process. There's this whole process afterward that I walk people through and they can also go online and see our coaching program, which is great, and also our seminars and different CD series that we have available.

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**Liz:** If they want to contact you in any way, the best way is through [www.thepassiontest.com](http://www.thepassiontest.com)?

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**Janet:** Yes, or: Janet@Stayinginlove.com. If they'd like to have me answer a question or two, I'd be happy to get back to them in my timely manner. My timely manner is when I know it's the perfect time to do it

If someone needs more in-depth coaching, they can also go to [www.thepassiontest.com](http://www.thepassiontest.com) and sign up for our coaching program. To me, it is one of the most profound coaching programs I've seen out there. Not only do we coach people on what their passions are, but also what are their limiting beliefs surrounding their passions.

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**Liz:** Got it.

What would be your number one piece of advice for readers who really want to live their passion?

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**Janet:** Truly drop in to who you are and get still and quiet. Go

off and sit in a room. Find a room that's silent, away, and that doesn't have a lot of accoutrements around it - just a table and a chair - and write

Start writing, "what I love to do, what's important to me." Don't censor - be fearless about it. I talk about all of that in *The Passion Test* book, which is really great because I give a lot of examples. I want you all to know that uniqueness of being you, and draw out that uniqueness of who you are. That's your individual greatness and no one can compete with that. That's your uniqueness and there is no competition. There's no one who can compete with you when you're being you.

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**Liz:** That's awesome. Thank you very much, Janet, and we are looking forward to The Passions of Real Life Legends, *The Passion Test*, and all this cool new stuff, and I know the readers are going to love it.

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**Janet:** I'm really excited, and passionate about all of this Liz, aren't you?

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**Liz:** Absolutely! ■

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FREE!

# Clarify, Concentrate, Complete – There Are NO SECRETS to Success

*An interview with Brian Tracy*

BY: LIZ THOMPSON



Brian Tracy is one of America’s leading authorities on the development of human potential and personal effectiveness. He’s a dynamic and entertaining speaker with a wonderful ability to inform and inspire audiences toward peak performance and high levels of achievement. Originally from Canada, Brian started on his own “road to success” in his twenties when he left Canada to travel across the world. His goal was to cross the Sahara Desert. He worked his way through Canada and throughout the United States before securing a “working” passage on a freighter to England.

Brian worked his way through England and crossed the English Channel over to France. From there, he traveled through Europe, heading for his destination — The Sahara. Experiencing some of the most arduous and life threatening conditions in his life, Brian successfully crossed the Sahara, and for eight years, worked and traveled in over 80 countries on five continents before returning to Canada. During those eight years, Brian worked with the renowned Dr. Albert Schweitzer, trained under some of the world’s most famous martial arts experts earning his black belt in Shotokan Karate, and laid the foundation for the success he enjoys today.

He is an avid believer in controlling one's own destiny, daily goal-planning, hard work, and perseverance. One of his favorite sayings is, "If it's worth doing, it's worth doing poorly at first!" With a Bachelors Degree in Communications and a Masters Degree, Brian is extremely well read and regularly studies management, psychology, economics, metaphysics and history. He also speaks four languages.

Brian is an internationally known and respected authority addressing 450,000 people each year on leadership, management, sales, personal development, strategic planning, goal-setting, time management, creativity, and many other diverse topics. And he's able to capture and hold audience attention with a fast-moving combination of stories, examples, humor and concrete, practical ideas that get results — fast!

Traveling to Europe, Australia, New Zealand, South East Asia and Canada several times each year, Brian is a well-known speaker all over the world. He is the author/narrator of countless best-selling audio learning programs and the author of 28 books, including *Maximum Achievement*, *Advanced Selling Strategies*, *The 100 Absolutely Unbreakable Laws of Business Success*, and *The 21 Success Secrets of Self-Made Millionaires*. Brian has been on countless television and radio shows, and is featured regularly in major publications across the country, and overseas.

We are very honored to have him with us in the pages of [Healthy Wealthy nWise](#) this month.

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**Liz:** Many of our values are shaped in childhood. Who or what were some of your early models when it came to health, wealth and spirituality?

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**Brian:** Well, I really didn't have any. My parents were not particularly healthy. I just sort of learned myself. I became interested in physical fitness as a very young man - physical fitness, eating properly, resting properly. And, over the years I studied fanatically, so I have developed my own philosophy towards health, which embraces everything—proper weight, proper nutrition, proper diet, proper exercise, proper rest, stretching, aerobic exercise. I work out about 300 minutes a week and eat lots of good food. I developed my entire philosophy myself, I had no role models.

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**Liz:** Fascinating. So that's what happened as far health is concerned... what about wealth and spirituality?

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**Brian:** Well, much of that I learned myself over the years, as a result of trial and success, and trial and error.

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**Liz:** Trial and success... that's a good way to look at it...

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**Brian:** Yeah, sometimes...people are always asking me, who influenced you when you were young? Basically there was no one. It was always very much self-directed. I learned my lessons by myself through reading. I've read thousands of books and articles. And I practice everything that I do. Everything that I teach other people to do, I practice it, to make sure that it works. So I am very much self-educated.

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**Liz:** What about a balance between the three? Do you tend to see yourself moving more towards health or more towards wealth or spirituality? Or do you try to maintain a balance?

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**Brian:** No, I do maintain a balance between the three. My family is more important than anything else. And then it is my business, and then it is my writing and more spiritual development. I work on all three simultaneously. This morning, I got up did some exercises, did some spiritual reading, saw my kids off to school. Now I am working on my 28th book. What I do is I focus on one area. I focus on that area exclusively. And I chunk my work, which has been very helpful to me. If you don't chunk, what happens is you end up trying to do a whole lot of little things at once. But when I chunk it, I do one

thing at a time and I complete it. And then I go on to the next thing and I complete it.

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**Liz:** And is that something you learned over time or have you always done that?

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**Brian:** It is something that I've learned. If you want to get a lot done, you can dramatically reduce the amount of time it takes you to do anything by doing it in chunks rather than try to do pieces of it. You can cut

the time requirement down on any project by about 80 percent. That's just based on lots and lots of research. Of course, I teach time management, personal management, executive effectiveness, and entrepreneurial effectiveness. And so, in teaching, I have learned those key skills.

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**Liz:** You say you've learned most things through self-education and reading. What are some of the major books that

float to the top?

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**Brian:** I've read thousands of books to get one paragraph or to get one single idea - Not just one single book. And I've read tens of thousands of articles. I've spent about 50,000 hours in study over the years so there is no single influence.

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**Brian:** I do have some favorite poems though – some that I've written and others that I just love

**Liz:** Great! Can you give us a poem or two?

**Brian:** Certainly. This first one is by an unknown author, but it sums up one of my core philosophies:

### *Don't Quit*

When things go wrong as they sometimes will.  
When the road you're trudging seems all up hill.  
When funds are low and the debts are high.  
And you want to smile, but you have to sigh.  
When care is pressing you down a bit.  
Rest, if you must, but don't you quit.  
Life is queer with its twists and turns.  
As every one of us sometimes learns.  
And many a failure turns about  
When he might have won had he stuck it out:  
Don't give up though the pace seems slow  
You may succeed with another blow.  
Success is failure turned inside out  
The silver tint of the clouds of doubt.  
And you never can tell how close you are.  
It may be near when it seems so far:  
So stick to the fight when you're hardest hit  
It's when things seem worst that you must not QUIT.

**Liz:** I love it!

**Brian:** The second is one that I wrote called *Change Your World*.

### *Change Your World*

You cannot change the world,  
but you can present the world with  
one improved person, yourself.  
You can go to work on yourself  
to make yourself into the kind of person  
you admire and respect.  
You can become a role model  
and set a standard for others.  
You can control and discipline yourself  
to resist acting or speaking in a negative way  
toward anyone for any reason.  
You can insist upon always doing things the loving way  
rather than the hurtful way.  
By doing these things each day, you can  
continue on your journey toward becoming  
an exceptional human being.

**Liz:** Beautiful.

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**Liz:** Brian, you do so many different things. You ran for Governor, you're a speaker, you're an author, and you're a mentor. You've done hundreds of courses, written dozens of books... To the typical person, it would seem that you would *have* to go out of balance simply by focusing on all these different things at once.

Has being out of balance ever stopped you or held you back from reaching your goals, have you ever been focused so much in one area that you became out of balance?

---

**Brian:** No, I don't get out of balance. I practice what I preach. In my book *Focal Point*, I explain how to develop a high level of effectiveness and simultaneously a high level of balance in every area of your life.

Once you get into it, it is very much like brushing your teeth every morning. You just simply

get into a rhythm of living your life more and more effectively.

The interesting thing is that everything is hard before it is easy. Developing habits is always hard, but once you develop the habits, they are automatic and easy to follow and you get more and more effective at them.

You get more and more done in less and less time as you develop these habits. One of my big pushes in life is to help people develop excellent habits for themselves as their lives evolve so that those habits just lock in. Then they can concentrate on other things, but the habits of personal effectiveness, just simply go along like Old Man River.

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**Liz:** Great.

I know a lot of successful people have had many challenges and some really crummy sections of their lives, but that they have learned from

those tough times and then they have built up from there. Has your life been like that or has it been more of a gradual process of taking one good thing and making it better and better and better?

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**Brian:** Well, I've had as many reverses as anybody else but I never look upon them as great reverses. I just look upon them as learning experiences.

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**Liz:** And have you always done it that way?

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**Brian:** Yes I've always had that attitude. It's just a learning experience. You recover from it and you go on.

Some people ask, "What was your great tragedy?"

Many people make a life story of "I had this great tragedy. I overcame this tragedy, and now I am a great person."

Well, that may or may not be true. So often it is exaggerated.

The fact is in your teenage years and in your twenties, you go through a lot of ups and downs. In your thirties you stabilize and go through your family and different business challenges. In your forties you go through that set of issues and so on.

It's no big deal. That is just the way life is – you have challenges. If you live in a monastery then maybe you don't have any problems. But since most of us don't, just look upon your life as a series of learning experiences.

I love the idea that there is no such thing as failure, only feedback. Feedback just tells you that the particular direction that

you are going in is not a great direction so you need to do something different. Sometimes people get lots of feedback, and sometimes they just accept it optimistically and learn from it. And other people allow themselves to become traumatized by it.

---

**Liz:** So, if you had to start all over again, if you had to go back to your early twenties or your early thirties and you could take some of the knowledge that you have now, what would be those three or four most important things that you would want to take with you?

**Brian:** Well, they are the same things that I teach.

1. First, you have to be clear about what you want at each stage of your life. Fortunately, when I was in my twenties, I stumbled across goal setting and began to set goals. So I have had goals all my life.
2. The second thing I would say is focus and concentrate on your most important activities and opportunities.
3. The third thing I would say is, force yourself to complete things. Discipline yourself to complete things that you start. Rather than starting too many things. So basically, it is just that.

**Focus your shots, concentrate on them, and complete them one after another.**

The great tragedy that many people have is that they try many things and then they don't follow through or they don't complete. As a result of that, they have a whole lot of half started things.

I would say the most important part of completion is persistence. Because you have to have the persistence to keep on keeping on.

You know, George Bernard Shaw, who was considered a great man of letters in England, didn't publish anything until he was 42. He wrote for 20 years and submitted articles for 20 years. He wasn't published until he was 42. And after that he sort of became a superstar of writing. Well, you have to be able to persist. So I think persistence is really important.

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**Liz:** Great. Here at Healthy Wealthy N Wise, we believe strongly in the principles of intention and manifesting outcomes, so is there any particular intention that you would like for us, and our readers to hold for you as we move forward?

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**Brian:** Not really, I think I am very spiritually in tune. I take time every day to stay in tune. And I confidently believe that everything unfolds, as it should.

I would say to your readers, that it is very important for them to be very clear in who they are and what they want. And then, just trust in a higher power. Trust that everything will evolve. I love the old saying, “Pray as if everything depended on God, but work as if everything depends upon you.” I think that is the most important thing. The way that people get out of balance is that they sit there and

expect that by centering themselves in the universe that things will just happen for them. But what will happen, while they are being centered, the phone will ring, or they will get an idea, or see an article in the paper that requires that they work. And they say, “Oh no, no, no...I am just waiting for my good to come to me.” These people are always impoverished. They are always poor. Successful people are active and they are busy and they are really acting on the guidance that they get. And that’s the most important thing of all.

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**Liz:** So what you’re saying is that there are a lot of people who think they are completely in balance but are actually completely out of it.

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**Brian:** That’s right. The simplest of all principles is the law of

sowing and reaping - The Law of Cause and Effect.

The reverse of the law is that you can tell what you have sown by what you are reaping today.

If you are not happy with your harvest today...the quality of your life, relationships, health, bank account, and so on it means that you have not sown well in the past. Therefore, it is time for you to start sowing something different.

If you’re not happy with your crop, you don’t curse the sky and the sun. You plant a different crop.

People need to realize, it takes a long time to be successful.

It takes a long time to raise a happy child.

It takes a long time to build a great relationship.

It takes a long time to build a great career.

And you have to work at it. There are no shortcuts. But there is a direct relationship between

how hard you work and how committed you are to what you want to accomplish and what you achieve.

You can always tell how much you've paid. Your current rewards are the result of the price you've paid in the past. So look around and ask "Am I happy with this level of rewards?" If not, then you can control the price you pay in the future - always work on yourself and work on your opportunities.

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**Liz:** Right, I have read in some of your writings that if someone is unhappy where they are now, especially financially, they need to "learn more to earn more."

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**Brian:** That's right, you need to increase your ability to render value to your fellow man. And it's a remarkable thought, that we are *in* this world; that we do not live on an island by ourselves

where we raise and eat our own crops.

We live in a society where we serve other people, and our society is a service society.

Therefore, your job is to incorporate yourself into the service of society and to work on yourself to increase the value of service.

Now one of the most important questions you could ever ask is "What can I do to increase the value of my service to my customers *today*?"

And *everybody* has customers. Whether it's your boss or people who buy your product, people who use your services, or whoever is dependent upon you, and whoever you are dependent upon. They are your customers.

Ask yourself, if I want to increase my rewards, how do I increase my service to my customers? And keep focusing on that.

We call it an obsession with customer service, but basically it

is an obsession with serving other people. The more you concentrate on serving other people, the better and more confident you become. As a result, the more respected and more valued you are, the more you are paid, the more you are promoted, the better you feel, it is just a wonderful upward spiral.

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**Liz:** And that would key into all areas of life then?

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**Brian:** Of course, it has to do with your family and everything else. But, most people's concerns tend to be with their material well being. So, if you want to improve your material well being, then you have to find ways to serve people better.

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**Liz:** Do you find that once people feel they have that material well being under control that the importance they place on things begins to shift?

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**Brian:** Absolutely, you go up a hierarchy of values as Maslov said, once you take care of security, survival, belongingness, and self esteem, you move to self actualization—into developing into the higher realms of your nature.

But you have to satisfy the economic needs first. Which requires that you perform some sort of service that helps or benefits other people.

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**Liz:** If you could give our readers only one piece of advice, what would be the most important thing that you just *had* to tell them?

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**Brian:** I would say, be absolutely clear about who you are and what you want. Throw your whole heart into doing your current work, the very best that you possibly can. And never give up.

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**Liz:** And never give up. Be completely 100 percent clear and never give up.

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**Brian:** Exactly.

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**Liz:** Can you give me an example of times in your life where this clarity and persistence exploded you to success?

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**Brian:** No, most success does not explode. People take decades to succeed.

You find that the “overnight success”, has been working on Broadway for 20 years and so on.

There seems to be some idea that people come across in a book or a talk and their whole life transforms like Paul on the road to Damascus. But, that is just not the way it happens. Successful people – 99.9% of them based on exhaustive research – take years and years and years to become successful. They start off and they work

hard. They learn. They get feedback. They upgrade and change their goals. They try something else and they persist. They work hard and 10, 20 years later they are millionaires and multi-millionaires.

It’s never a single thing or a big explosion. It’s thousands of little things that nobody ever sees or appreciates.

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**Liz:** You know that’s very refreshing to hear. So many people will say that there is a secret you have to know, or barring that if you haven’t made a success of yourself by the time you are 35 or 45 then you’re just never going to get there.

---

**Brian:** The average self-made millionaire in America is 67 years old. This is based on interviews with tens of thousands of them.

It takes an average of 22 years of hard work, from the time you find yourself in the right field,

and you put your head down and you dedicate yourself single-mindedly to financial success.

People say, 'Twenty two years?!'

This is what I teach. I say look the time is going to pass anyway.

In 22 years, 22 years will have passed.

The biggest regret they have is that they didn't start sooner.

If you would have just saved 10 percent of your income from the age of 20 to the age of 60 you will be a millionaire.

Just put it away every month and don't spend it. No matter what happens. You'll become a millionaire.

There was a study done in Washington a few years ago, which was quickly covered up. It was called 'One Hundred Million Millionaires?' The study showed with a small adjustment to the laws of taxation and social security, people could accumulate in private accounts—every single adult American could be worth

more than a Million Dollars by the age of 60 or 65. Of course, they covered it up completely because it required that people become independent. No longer dependent on government services. So they didn't want that, because the government wants people depending on them.

Regardless, the fact is, you *can* become financially independent, but you don't do it overnight.

You're not going to invest in some super stock, or publish a book and sell a million copies. You're going to have to become financially independent a month at a time. Over many years, and you might as well get on with it!

I have a friend who weighs 250 lbs and he should be 170. He is overweight. Finally, he made the decision.

And this is the turning point in everyone's life...you make the decision...He made the decision to lose the weight.

So he's been losing about ½ a pound to 1 pound a day now for

about 2 or 3 months. And he is down 45 pounds. The next 20 or 30 pounds are going to be extraordinarily hard and it is going to take another 3 to 6 months. He just works at it every single day. He diets and exercises, every single day. He follows a formula, and he loses the weight, but it takes month after month after month. Then he will have to get his weight down and hold it there for a year to develop a new set point in his body so that he doesn't go back up.

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**Liz:** There are many people who preach that all you have to do is make the decision and things fall into place. And then there are those that say, no you just have to work hard... work hard and just hammer away and you'll be successful.

But you just melded the two. Saying 1) you make the decision and, 2) you work hard, and hammer away once you've made

that decision.

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**Brian:** That's right. Make the decision and stick to it.

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**Liz:** You don't usually see those two put together. Obviously, in your work you do, but in a lot of teachings of the "gurus," they take a piece of the whole concept and work on that. You seem to be working on the whole.

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**Brian:** Many of the "gurus" are dishonest, in that they are as poor as church mice.

They don't have any money, they're broke. And they are out there telling people nonsensical things.

They tell people, all you have to do is see it to believe it, all you have to do is visualize, and you will attract it into your life. All you have to do is to get in tune with the universal substance... the science of getting rich stuff... its all nonsense.

Most of those people died as paupers and they never had any money. The only money they ever got was from telling people they didn't have to work in order to be successful.

Unfortunately, even Napoleon Hill died broke.

He had a great influence on people. But he practiced, and then he didn't practice, and he practiced, and then he didn't practice what he was learning and teaching. So he had some successes, but in the final analysis, at the end of his life, he was just an angry old man, and he was broke.

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**Liz:** I wasn't aware of that.

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**Brian:** Someone wrote a book on it recently. They went back and actually looked at Hill's life and found that, even though his books had enormous influence on people, he wasn't able to practice what he preached.

He was able to write about it well – he was a good writer – but he wasn't able to practice it.

Therefore, if anybody ever tells you that there is any kind of success that is easy, remember that you just have to work for it.

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**Liz:** That I can believe, definitely, and whole-heartedly.

Brian, thank you for taking this time with us. Do you have any parting thoughts? Any words of wisdom you would like to leave our readers with?

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**Brian:** One thing that I am convinced of is that we live in a wonderful world – absolutely full of opportunities if you will reach out and grasp them.

And you have to be willing to reach out for them. Grab them like a football on a football field, and realize that every thing that happens is a lesson. And there is no such thing as failure only feedback. If you learn from every

experience, you get smarter, and smarter, and smarter but you remain optimistic. Look upon life as a constant classroom. Then you constantly remain optimistic. Never get negative or unhappy.

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**Liz:** Wonderful. Thank you very, very much. ■

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# Powerfully Focused on Peak Performance for Everyone

*An Interview with Jack Canfield*

BY: LIZ THOMPSON



**Y**ou probably know Jack Canfield as the founder and co-creator of the New York Times #1 best-selling Chicken Soup for the Soul book series and his latest book, *The Success Principles: How to Get From Where You Are, to Where You Want to Be*.

What you may not know is that Jack is also the founder of Self-Esteem Seminars, located in Santa Barbara, California, which trains entrepreneurs, educators, corporate leaders and employees how to accelerate the achievement of their personal and professional goals.

Jack is also the Founder of The Foundation for Self Esteem, located in Culver City, California, which provides self-esteem resources and trainings to social workers, welfare recipients and human resource professionals.

But if you really want to know who Jack Canfield is, take some time to read this month's interview of Jack by our own Janet Attwood.

You'll see why we say he's "Powerfully focused on peak performance for everyone!"

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**Janet** – Who has been the most influential person in your life. The person who has most affected the person you are today?

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**Jack** – Probably the first one was a man by the name of W. Clement Stone. He was a self-made millionaire worth more than \$600,000,000 back in 1968 when I met him and I went to work for his foundation. He was the best friend of Napoleon Hill. They wrote a book together called *The Power of Positive Mental Attitude*. He, for 2 years, mentored me in the principles of success, which I still use as the basis of my work today.

The second most powerful influence was when I got into Gestalt Therapy. I worked with a man named Robert Resnick who really taught me to trust my own intuition, trust myself, to use my body as a guidance system. If it feels good then it is good, and if it feels bad inside, then you're

off. He taught that you could trust your body to tell you if you're off course or on course.

The third most powerful influence was a woman named Martha Crampton. She introduced me to the world of meditation and spirituality. Through her I realized that we have a higher self that guides us that we can tune into everyday. So in addition to my body, I now had the sense that there was this higher part of myself that I could access through meditation, visualization, journal writing, etc.

Those were three early influences that kind of created the essence of who I am and the approach of my work. Ever since then I go to several workshops a year, and really, everyone affects me. I'm very teachable. In fact that's one of the principles I like to teach other people. The moment you think you know it all you're going to start degenerating and entropy starts. If you want to keep expanding

you need to keep following you're curiosity.

I read about a book a day, sometimes it takes 2 days to read the thick ones, but I get up every morning early. I try to seek out the most powerful minds and most cutting edge thoughts there are and ask myself, "Can I apply this thought to myself, to my work, to my life, to my family?" And if I can, I do, and if I can't, I tend to forget it.

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**Janet** – What a great answer. What books do you read?

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**Jack** – I read books on psychology. I read books on spirituality – *The 4 Agreements*, by Don Miguel Louise. I read recently, *Loving What Is*, by Byron Katie. I read books on marketing. *Marketing Outrageously* was a book I just read – it shows this huge sumo wrestler flying through the air with a basketball about to "slam dunk" it like Michael Jordan. It's such a ridiculous

image, but it was written by the guy who was the president of the New Jersey Nets basketball team.

I read books on parenting, because I still have 3 kids living at home. I read books on managing money. I read books on motivation, communication, and relationships. I just read John Gray's latest book called *The Mars and Venus Diet and Exercise Solution*. Holistic Health... pretty much anything that's interesting to me.

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**Janet** – So the books that I'm hearing you're reading all have to do with health, wealth, and spirituality.

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**Jack** – I'd have to say those would be the areas. I'm interested in success, love, relationships, business, abundance and prosperity, spirituality...

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**Janet** – Has it always been that way? Has that always been the

genre that you've been interested in?

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**Jack** – Well I've been through a couple stages in my life. When I was a kid I read inspirational novels. Books about guys going to WestPoint – *The Colonel Red Raider* series, was this wonderful series about this hero in WWII in China. I'd read *Black Beauty* and *The Black Stallion*, things that would take you away. I grew up in West Virginia, and it wasn't a real stimulating environment. I knew I wanted to be part of a wider world so I got that through books.

I went to college and I majored in Chinese history. I have a huge collection of Chinese history books. I would actually buy books from the Harvard Library when they would sell-off outdated books. Then I became interested in African American history because that's what I taught the first 2 years I was a teacher. After that, I became

interested in the whole Civil Rights Movement, and so I have a huge collection of that world of books.

Then I met W. Clement Stone and my interest became success, motivation, achievement, spirituality, psychology, management, and finances. That's been pretty much the area that I've reading since then. I read very few novels these days. Mostly I read just non-fiction.

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**Janet** – You said you start every day by reading a book... What is your day like? Just a normal day?

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**Jack** – Well my days fluctuate depending on what kinds of commitments I have. On a day where I have total control of my schedule, I try to get up around 6:30 – 7:00 at the latest. I will get out of bed, do a little bit of meditation and a little bit of stretching. Then I'll read for an hour or two.

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**Janet** – What are the things that you just can't do without?

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**Jack** – Meditation is always there, stretching is always there – sometimes its yoga, sometimes I do John Gray's bouncing-up-and-down exercises that he's developed that are really cool. He's taken exercises from all over the world and combined them into one system.

But I get my body activated. Sometimes I do my reading sitting, if its complex material; if not I'll do it on my elliptical exerciser and can usually get about 40 minutes on that. I'll usually do about 20 minutes of weight lifting.

When I start my day I take an isogenic, isoline shake for breakfast, and then I come to the office and do my emails up to a point.

I usually have phone consultations like this up until

about 1:00. Then in the afternoon I handle my desk.

I tend to write in the evenings – I spend quality time with my kids, but when my wife puts them to bed that's when I tend to get my “ongoing” writing done. If I'm in what we call a “blitz stage,” though, I might just take a whole week and I write – no phone calls, no interviews like this, no PR, no nothing. And I'll just do 8-hour days of just solid writing.

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**Janet** – Wow, so that's just your priority not matter what else is in the shoot?

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**Jack** – Well my main priorities are my family, my health, writing, meditation, and speaking. I've found if you're a writer you need to write, if you're a speaker you need to work on that skill, if you're a musician you need to practice, so my biggest challenge is not letting my day sneak in on

me and steal my time away.

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**Janet** – So is this IT for you? I mean, what attracted you to your current vocation and is this IT?

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**Jack** – Yeah, I don't see myself doing anything different for a long time. I have a balanced career of speaking and my topics change and evolve with my interests over time, usually reflecting the latest book I've come out with, like the *Power of Focus*. Once we do the *Success Principles*, that will be my talk for a little while and I'll develop that better. My *Chicken Soup* books – I plan to continue doing those for a while. I'm working on a couple of other books with people. I'm always doing one or two “non-Chicken” books. I also do trainings. Once a year I do this weeklong training... and that's my life.

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**Janet** – Is that your esteem course?

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**Jack** – Its what’s called the *Facilitating Skills Seminar*, but we’re teaching people how to build self-esteem and facilitate peak-performance. You know I don’t want people just to feel good. I want them to feel good and then accomplish more of whatever they want to accomplish. I want them to feel good so they are courageous, have enough strength, and have enough self-esteem so they can go out and take risks to achieve their goals.

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**Janet** – A lot of your work is about self-esteem, why is that so important – how did that come up?

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**Jack** – I think it came up when I was teaching High School. I found a lot of my kids were bright, but they didn’t learn well

because they were afraid and they didn’t think they were smart.

They were convinced of anything from racial stuff like, “*Black people* aren’t that smart,” to individual stuff like, “*I’m* not that smart,” and they wouldn’t try. I became really interested in what would make some people “go for it.”

They have to have enough self-esteem to be willing to risk rejection and risk failure. You know a baby naturally has it, but over time, as one becomes verbal and parents intervene and teachers intervene and coaches and peer groups intervene, that sense of “unstoppability” that made us all learn to walk, tends to disappear or get diminished for a lot of people. I realized that if I’m going to help people be successful, I have to teach them how to believe in themselves. Once they have that, I become more interested in the questions of, “What’s your life’s purpose, what’s your mission, what do you

want to do, how do you manifest in the world, how do you make a difference.” At that point those become more interesting to me.

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**Janet** – Were you interested in that because of your own lack of self-esteem?

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**Jack** – Well I certainly had self-esteem challenges growing up. My father was abusive, my mother was an alcoholic, but you know it was a mixed bag. Everyone expected me to go to college, everyone believed I was smart, everyone believed I was a natural athlete, and handsome. All the girls liked me and I never had a problem with dates, but my personality at that time was generally to be more shy.

I’m still more of a reclusive person. I’d just as soon stay at home with my family or work on a Friday night as go out to a party, although I enjoy social events, but you just have to get me to shift gears to go there.

But there was a part of me that was afraid of rejection because my parents were so judgmental, and I became a perfectionist. There was always that sense that while I looked really good on the outside, someone was going to find that flaw. I was a perfectionist and it took me a lot of years of therapy to let go of that and just be more at peace with myself, trusting myself, and not worrying about other people's judgments and evaluations.

But I think what really got me interested in it initially was my students, and when I got into it I certainly benefited tremendously from it. There was one year where I went to 38 weekend workshops

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**Janet** – Wow.

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**Jack** – I think what's truer for me was that I grew up in a relatively emotionally compressed – not depressed – environment.

My dad played it real close-to-the-vest – was not emotionally expressive – my mother was more manic and explosive and off-the-wall hysterical, and I *didn't* want to be that, so I kind of pulled in.

With my dad, he was a military guy initially, so there were no feelings there. It was all, mental and body. I wanted his support and there was no modeling of emotions.

So where I really jumped in feet first was in the whole world of emotions. Doing therapy, and taking weekend workshops, and sharing my feelings, and crying, and beating up chairs with batakas, and doing all that good stuff, until eventually I became comfortable with my feelings, until I could cry and be appropriately angry.

Then I discovered Zen Buddhism and realized that most of our anger is because we have expectations about the world that don't match the way the world is.

And that we can have desire without having attachment, and with that most of my anger dissipated.

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**Janet** – Let me ask you, how does self-esteem and fear affect our ability to create results in our life? How did it affect you? Let's start with you.

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**Jack** – Well I teach something called the “Poker Chip Theory” of achievement, of learning, of risk taking. The idea is, if you have 100 poker chips and I have 10, you're going to play more outrageously than I am. If I lose 10 I'm out of the game. If you lose 10 you've got 90 left.

That's why guys with money do a lot of investments that guys like us would be foolish to invest in because we don't have as much money to risk. If you're a billionaire and you risk a million dollars and it doesn't pan out you've still got 999,000,000 left.

Whereas if I do it I've only got X# of million left and it's scarier.

So if I build up your stack of poker chips, meaning your self-esteem, then you can take more risk without worrying if you fail, if people laugh at you, if they don't agree with you, if your pants fall down, whatever, its no big deal because you've got plenty of self-esteem to handle that.

If you don't, then you're going to play it close-to-the-vest, you're not going to tell the truth in meetings, you're going to be managing information, you're going to try to manipulate and manage people.

You know we only try to manage things we're afraid of. We have waste management, nuclear waste management.... We try to control things that scare us. Like water, we build dams to control it because it scares us. Guns, we have rules about them because they scare us.

I want to have enough self-esteem to not be afraid; to deal with the things that are out there that need to be addressed for me to be successful. We want to have lots of esteem, lots of encouragement, surround ourselves with positive people, give ourselves positive self-talk, read positive literature, having healed our major traumas so that we don't have those nightmare-demon-fear things popping up all the time.

I believe that fear is self-created by imagining the worst, you know, F.E.A.R. Fantasized Experiences Appearing Real, and that the way to get through fear is to do the thing you're afraid of.

Tony Robbins has a great quote that says, "If you can't you must," because if you can't then you're going to let that fear run you. So if you can't give a speech join Toastmasters. If you're afraid of heights, maybe do a little therapy, but eventually jump off a

diving board, take a class in skydiving – get past it.

Get out of your head and get into your body. Because the body just experiences it as a sensation, the mind keeps creating it, so if you can change what you're doing in your mind and create what we call an antistrophic expectation rather than a catastrophic expectation – see yourself winning, see yourself being accepted rather than seeing everyone beating you up or seeing yourself losing – then the physiology shifts and you go into a resourceful state and you're more likely to succeed.

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**Janet** – So how do you personally deal with your fears? Is there any one way?

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**Jack** – Well when you have a fear, you're thinking there's something out there bigger than you that can hurt you. And so one way is to get support. For example, when my ex-wife

Georgia was wanting to run a seminar and was afraid to make the calls to the people to fill it because it was the first seminar that she had ever designed, she had her friend Stephanie come over and sit by the phone with her and just hold her hand while she made the calls. After about 7 calls, she said, “You know, this is easier than I thought. You can go now.” But she wouldn’t have done it without her.

We all look at our kids who say, “Dad will you walk me to the bathroom,” when we’re at a baseball game. And you know they know where it is, but they’re afraid. They don’t know what to expect, so we walk them to the bathroom for however many times it takes, and after that they want to go on their own. Then eventually they want to go out on their own and you wish they wouldn’t!

So one thing is to get support, another thing is to get information. Quite often our

fears are based on inaccurate information. We always say, “When in doubt, check it out,” so that we know what the reality is.

Sometimes it’s just a matter of being willing to take baby steps, or break it down into small bite-sized chunks.

I mean if I’m going to become an Olympic diver I don’t start on the high board. I start at the side of the pool, and my Dad’s there to catch me the first time I jump, and I’ll still be scared, but eventually I’ll be able to jump, I don’t die, and I’ll go, “OOOH that was cool.”

After a while what was scary becomes exciting. Now I’m jumping off the diving board, now the mid-board, now the high board, now I’m down in Mexico jumping off cliffs. But I have to build up confidence at each level to go on to the bigger thing.

I mean I couldn’t just have given a speech to 1000 people the first time. I started by being a classroom teacher speaking to 38

high school students. And then I spoke to 100 teachers, then eventually I spoke to 1000s of people at a state education conference, and now my record is 12,000 people.

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**Janet** – Wow. Jack, taking into consideration all you’ve done in life, what do you think your greatest accomplishment is?

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**Jack** – I’ll give you a couple.

My first was the first book I wrote, which was *100 Ways to enhance Self-Concept in the Classroom*. It sold 400,000 copies to teachers all across America, and 400,000 classrooms were affected by that work. That to me was phenomenal because I got to make a difference in the lives of kids, which is a big priority.

Number 2 would probably be the *Chicken Soup for the Soul* Series. I just love what that series has done. Over 100 million copies sold around the world in 39 languages, with 60 books in the

series – 40 in the pipeline. I am just thrilled to know we have impacted that many lives.

I'd say the third thing would be raising my children. I have incredible kids who are creative, dynamic, self-confident, out in the world. You know, one of them is a hip-hop singer working on the book, *Chicken Soup for the Hip-Hop Soul*, with me. He's very good at what he does.

My other son is in New York, he's a drummer in a band – he's following his heart.

My third son, Christopher, who's 12, is probably the most integrated child I've ever met. I don't take all the credit for it but I take a lot. I love that the same way I get to impact people with my books, my tapes, my seminars; I get to do on a daily basis with my kids. I really believe that he is his own person with his own inner guidance system, and to be able to interact with him on a day to day basis and deal with his major issues, watching him

develop – it just doesn't get any better than that.

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**Janet** – Your family is just beautiful...

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**Jack** – Yes I'm very blessed.

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**Janet** – So what, if any, setbacks have you had to deal with along the way?

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**Jack** – Well I don't know if I've had setbacks. I've had challenges. At one point I ran a Retreat Center where people would come for human development seminars, called the New England Center for Personal and Organizational Development, in Amherst, MA and I owned and directed that for 10 years. People would come and work on Gestalt, yoga, meditation, transactional analysis, and all other different sorts of training – you name it, we did it. At one point I decided I wanted to

impact more people faster so I started looking into large group trainings. I landed on a company called Insights as the one that had the most spiritual base, which I really felt comfortable with, and I said, "Wow, I really want to do that."

So I sold my company to another organization, moved to L.A. and started working for Insights. And after about 2 years of working there I decided that the guy who was at the top of it really wanted it to be a cult, and I didn't want to be part of that so I left.

I had no money saved; I borrowed \$10,000 from my mother-in-law – which was pretty much her life's savings at the time – and I basically started a company out of my kitchen. I did all the secretarial work, I did all the trainings, I designed the letterhead and the business cards. I'd go to the Xerox place and the post office every day. I was running a training company that

did 30 weekend workshops that year. I instantly created a full-scale national training company running it out of my home for the first year and a half until we had enough income that we could get some office space and move forward.

That was VERY scary. I didn't know if it was going to work out. We had no money. You know how some people go in and they lose money for a while, or they invest \$100,000 to start a business – I didn't have \$10,000. I had to be profitable the first training.

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**Janet** – Yeah, Wow. But what did that do for you?

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**Jack** – It made me realize I could handle anything in life. That there's nothing that I can't handle, and if there is, then I'll be dead when it happens and it won't matter any more.

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**Janet** – I just love those stories, they are the ones that build you.

At [\*Healthy Wealthy nWise\*](#), we believe strongly in the power of intention to manifest outcomes. What is your current most important project and what intention would you like us and the readers of [\*Healthy Wealthy nWise\*](#) to hold for you?

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**Jack** – Good question. Well we're restructuring our company. We started out as a company that just does Chicken Soup books, and we've developed into a company that has 39 licenses. Our latest is a Chicken Soup for the Pet Lover's Soul Dog Food. We've also got a greeting card line and a t-shirt line, a calendar line. We've got Chicken Soup games and online courses... Our company has really become more about that, than just the books.

You know how Disney is mostly about movies and the Disney Channel, but it's also

about theme parks and cruises, and all that stuff?

Well that's kind of happened to us, where we're managing more of a brand rather than just changing consciousness through books, tapes, courses, and so forth.

So now I'm learning how to be a CEO managing a large company and I have to learn to delegate better than I currently do. It's like I'm a shoemaker learning to manage a shoe factory, and there are a different set of skills required.

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**Janet** – So what intention would you like us to hold for you?

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**Jack** – That I successfully make that transition. I really want to see that Chicken Soup for the Soul becomes an internationally known brand that stands for making a difference, quality, transformation in people's lives and taking them to a place where they're living their own dreams

more fully, manifesting, living in love, and living in joy. And I would like to see us be an international multimedia service and product company that can contribute to the world at an even greater level than we do now.

It would eventually be cool to be a billion dollar a year company.

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**Janet** – What would be three things that you wish you had known earlier in life?

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**Jack – 1** – would be the importance of building a strong team around you. For a long time I thought I was the Lone Ranger and that everything had to go through me. You get to a place though where you have to trust people more.

**2** – I wish I had learned waaaay earlier in life the importance of investing a percentage of your income. If I'd learned that in my 20's I'd probably be worth 10

times what I am now. You know compound interest is an amazing thing that most people don't get, and they only start thinking about it when it's time to retire. Then it's too late.

**3** – Pick your partners very carefully – they're marriages. Like my partnership with Mark (Mark Victor Hansen) and my partnership with my publisher – I'm not unhappy with those – but I think if I'd known how important those relationships were I might have been more diligent in my choosing.

Not that I would have chosen different people, but I think I would have set up the game with them differently and I would have spent more time learning who they are, how they operate, what their values are.

My tendencies are to trust people too much – I'm an enthusiastic positive person and I just jump in there. I realized that when you make a business deal its like a marriage and with a

marriage you date for a while first. You begin to know each other before you tie the knot.

That's something that I now do, that I did way too cavalierly in the beginning.

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**Janet** – If you could give the readers of [\*Healthy Wealthy nWise\*](#) one piece of advice on how to have more balanced abundance in their lives what would it be?

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**Jack** – I'd say you have to schedule your personal life with the same diligence, attention to detail and commitment that you do in your professional life.

For me, I realized that for a long time it would come summer and people would ask what we were going to do for a vacation, and I didn't have a week where I didn't have a speaking gig or some kind of commitment. So there was no vacation, or it was a long weekend.

My personal life was kind of what was left over after I'd

finished all of my business commitments. Now we schedule our vacations out 2-3 years in advance and they are sacrosanct.

Like I'm going to Tahiti in a week. I'm going to Maui at the end of August for 2 weeks. I'm taking my son to Europe for 14 days next summer and that's already scheduled.

So if someone called me and asked me if I could do so-and-so at that time, the answer is "no" even though it might be a \$40K gig. There was too often where I wasn't willing to give up the \$40K and in the process I gave up one marriage.

What I realized is that you have to schedule meditation, time to read, massage, yoga, walks on the beach, family night...

Like on this cruise to Tahiti I'm taking all the family. On the one to Maui it's just my wife Inga and me.

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**Janet** – Oh thank you so much for sharing that. You know, you

have such an influence on people not only because of your success, but because of who you are.

I have to ask. Do you think that your finances suffered because you didn't allow your personal life to have a balance in it as well?

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**Jack** – I think based on what I'm learning I would say "yes."

I think that when you are focused on that which brings you joy, that it opens up a space where other things flow into your life in a more complete and clean way.

I think I was so focused on thinking you had to work hard to make money – I still believe there are times in your life when you have to work hard – I haven't given that up totally yet, but I thought you had to work hard all the time. I now know that it's more about working smart and working with consciousness and energy.

I was reading the other day that working with consciousness for

30 minutes is worth more than working 8 hours of hard labor. In other words I can get more done by focusing on appreciation and gratitude and visualizing my life the way I want it to be and doing those things that make me joyful, and all that "stuff" we know to do; as opposed to 8 hours of just slogging it out in the trenches. You will move more forward with that kind of energy consciousness work than you would just sitting at your desk answering emails, writing, etc.

Something else gets activated that helps bring me abundance that just wouldn't happen if I weren't doing that.

You know keeping your heart open is critical. When you're doing things you resent doing because you're working too hard, then your heart shuts down and you push people away rather than attract them to you. People are naturally attracted to people who are up and fun and joyful.

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**Janet** – That’s so true! Well how could people find out more about your upcoming seminars and what you’re doing?

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**Jack** – There are two sites they could go to.  
www.jackcanfield.com and  
www.chickensoup.com

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**Janet** – Great, and you’re coming out with a new book soon aren’t you?

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**Jack** – Well I’m working on a new one. And I’ve got one coming out in August that will be relevant to your readers called, *Chicken Soup for the Soul: Living your Dream*.

What we’ve done is take the best 70 stories from all the Chicken Soup books that best illustrate people living and going for their dreams, and Mark and I wrote an introduction to it laying out what we call the *10 Steps to Success*. So it’s a self-help book

going beyond just inspiration. It’s the first time we’ve put “how-to” information in a Chicken book and we’re really excited about it.

So one way your readers could support me is to go buy that book. And the other book I’m working on is called *The Success Principles*, in which we’ve identified the 60 principles that we believe, if you live them, you are guaranteed to have success. That’s been culled from my 30 years of work and research in this field.

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**Janet** – And when is that coming out?

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**Jack** – That came out in January 2005. Also, we took 30 of the success principles and made a CD course out of it. There are 6 hours on CD and a 98-page workbook with it. If you actually go through the 30 exercises you’ll end up with your life being turbo-charged. We’ve had about 1000 people go through that

course and I get emails everyday from people saying their lives are radically different now.

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**Janet** – And how can our readers get this?

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**Jack** – They can go to the website or call my office. The number is 1-800-2-ESTEEM.

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**Janet** – Well thank you so much Jack I really appreciate it! ■

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# Harv Eker – Maker of Millionaire Minds Complete –



*An interview with T. Harv Eker*

BY: LIZ THOMPSON

**T** Harv Eker is one of North America’s most exciting instructors. He has worked with and shared the stage with some of the top authors and speakers in the world including: Mark Victor Hansen, Jack Canfield, Wayne Dyer, Robert Allen, Jay Abraham, Jay Conrad Levinson and Richard Carlson.

He teaches using ‘breakthrough’ techniques and high involvement “accelerated learning” technologies that help people learn faster, remember more and achieve maximum results. The change in his students is immediate and permanent. Over 200,000 people have attended his courses.

Eker’s motto is “talk is cheap.” His unique ability is getting people to take “action” in the real world to produce real success. He combines a unique brand of ‘street-smarts with heart’.

Harv is the founder of the ‘Street Smart Business School’ in San Diego and president of ‘Peak Potentials Training’, the fastest growing personal development company in North America.

Using the principles of the Millionaire Mind, that he teaches, Harv Eker went from zero to millionaire in only two and a half years. In this month’s interview, we’re going to find out exactly how he did it, and how you can apply these principles in your life too. Plus we have a special surprise for you at the end of the interview!

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**Liz:** Harv, you say you went from 0 to Millionaire in two and a half years. How on earth did you do that?

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**Harv:** Well, I guess my claim to fame is that I owned at least a dozen different businesses before I hit the age of 30. In one of those businesses I opened one of the first retail fitness stores in all of North America. And the interesting thing is that **I started that business with \$2000 I borrowed on my Visa card. From there I was able to open 10 locations in only 2 ½ years. Then I sold half my company shares to the H. J. Heinz Corporation—you know, the Ketchup people—for \$1.6 million dollars. So that's how I did it.**

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**Liz:** Wow, 2000 bucks from a credit card to 1.6 million. That's from 0 to Millionaire, for sure.

Now you did this by using your tactics of The Millionaire Mind. So can you tell us exactly what The Millionaire Mind is?

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**Harv:** Well, I can't say that I did this only by The Millionaire Mind, but I had some businesses prior to that that didn't work out really well.

Two things, first of all, I learned some business strategies that were important definitely. But, you know, you can have the greatest business strategies in the world but if you don't have the mindset to go along with them, you won't use them. And if you do use them you will sabotage them somehow. So The Millionaire Mind is what transformed me, personally, to a person that really understood that the inner world really does create the outer world. There is a big difference in the way rich people think and the way poor and middle class people think. And it is this thinking that makes

the difference in whether a person becomes financially successful or not.

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**Liz:** Going along those same lines. Rich people don't usually think that there are money problems, and often, poor people do. What would you say to somebody who thinks they have money problems?

**Harv:** Well, the obvious thing that I would say now that I know what I'm doing... (Laughter)...is that we live in a world of cause and effect. Money is a result. Wealth is a result. Health is a result. Illness is a result. Your weight is a result. And most people call the lack of money a problem. But **a lack of money is never, ever, ever, ever a problem. A lack of money is merely a symptom of what is going on underneath and in their inner world,** their mental, the emotional, and even their spiritual realm.

You know, **in the universe, everything is created twice. First on the inside, and then on the outside. First in the mind and then in reality. You know that the only way you can change your outer world, especially if you want to change it permanently, is to first change your inner world.** There has to be a massive change on the inside of who you are and how you think. When you change your true beliefs on the inside, that will transform to the outside. So very simply, money is a result. And if you are not getting the results you want financially, it has got very little to do with what is happening on the outside. Because the outside has very little to do with what is happening on the inside. If you want to make the change permanently, you will need to make the change where it can be permanent. In your permanent way of thinking, feeling and

acting. And the result is either success or not.

For me, the biggest turn around came when I went from being over anxious towards money to, “I wasn’t doing so great.”

I said, “You know what, this isn’t working. I am not happy. I am not making it. I’ll go another route.”

So, I started studying Zen Buddhism, and the whole spiritual side of things. I really enjoyed that, but the belief system that I modeled there, was that money is not important. It is not a thing in your life at all. Success is not important. Just be “in the moment” and all that.

That was great but I found that my money was doing even worse! My old way didn’t work, this way wasn’t working. I wasn’t happy.

I thought, “Isn’t there some kind of nice balance here? I’d like to have both. I’d like to be very spiritual and be very loving and

very giving and very in the moment and meditate, and do yoga, **and** be really rich.

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**Liz:** (Laughter) Those concepts aren’t mutually exclusive, right?

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**Harv:** What a concept! That is when I started my work on The Millionaire Mind Intensive. When I did that work, everything changed for me. **I started to recognize that my beliefs were not who I was. That I could choose them for the time I was in, and I could “rechoose” them later, actually installing new ways of thinking – new information patterns and thought patterns into my own mind using this work. I found I could do things that are supportive to both of those things. I had a mindset that said, you can be rich and spiritual, then that’s what was created. That is exactly what I did. I transformed my own way of**

**thinking to one that allowed me to be what I wanted. I changed my money blueprint to one that allowed me to do well in business, and hopefully be a very nice guy too, help a lot of people, still do my meditations, still do my yoga, still be very spiritually oriented.**

I am very, very fortunate. Over the last several years—it's been about 12 to 14 years now—not only have I been fortunate enough to go the spiritually based route – I am talking from the standpoint of spirituality, and being a loving person, connected with the universe, and being a conscious person – but I don't make any bones about it. I am a multi- multi- multi- multi- multi-millionaire. I think that it's fantastic and I hope that other people can model me.

I didn't have any models before. The only models I had were people that had talked a little bit about money, but talked

about it in a way that was kind of foreign to me. I just couldn't get it. People like Deepak Chopra who was just a fantastic model. You know, here is this guy who is extremely conscious, very enlightened, and very rich. And makes no bones about it. And I make even less bones about it.

I say spirituality is great and if you want to live a monk's life and you really, really want that, then just do it. But for most people they are looking more for a bit of a balance. They would love to have that and they would love to be very successful too. Why not have the beautiful things that life can offer? Go to see places, and be able to travel. Have the nice things. Have the beautiful home. I am looking at about 15 boats in the harbor here, out of West Vancouver. I am a totally blessed person, however, I didn't get blessed before I started doing this type of stuff. I had to work on the inside.

**I had to work on my money blueprint. This is my life's work now.**

You know what, now we have taken this work to a whole new level, **the good thing about the blueprints is that you can change them on the spot. You can actually transform them right there.** Most people who come to our Millionaire Mind Intensive program — we have usually over a thousand people at each one — most people walk in the door with one blueprint and, they walk out with a different blueprint.

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**Liz:** Well, how do you figure out what your blueprint is?

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**Harv:** We do it primarily through looking at the programming that you've got. So again, the easiest way is to look at the completed picture – at your result. Whether you are a spender, whether you are a saver, whether you are an investor,

whether you manage money well, or mismanage money well. Look at whether you struggle for money. Or whether it is easy for you. Whether you argue around money, or whether you don't argue around money. Look at all these. Look at your income. All that stuff. That stuff is the picture of the outcome of your blueprint.

Basically, if the temperature of the room is 72 degrees, chances are the thermostat is set for 72 degrees. Now here's the thing. Is it possible that the windows are open in the room? That it's hot outside and that somehow the temperature could go up to 77?

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**Liz:** Yes.

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**Harv:** Absolutely. However, what will eventually happen? The thermostat will eventually kick in and drop it down to 72. And is it possible that the temperature of the room is 72 and the windows are open and it gets cold, that the

temperature could go down to 65? Sure. But what will eventually happen? The thermostat will kick in and bring it back to 72. So what I am saying is that no matter what you do, you can take sales courses, you can take business courses, you can take financial courses, and learn. You can do everything else. But it doesn't really matter on a long-term basis if your thermostat is not set for success. If it is not set for a specific type of success — which we help people do. All of those things will only be temporary. They will be helpful, but it will be temporary because eventually, the thermostat will kick in and bring you back to where you are “supposed” to be.

One of the most amazing things in the program is that we actually change people's blueprint right on the spot. And when you change that blueprint, it is changed permanently. You cannot think the same way you did before. We actually take the

files in people's minds — because everything is just stored in files — and we alter them. Some files we totally and radically change, take out the stuff that was in there and put in stuff that is supportive to happiness and success. And other files, other roots, are so deep that it is very hard to rip them out because they will leave a big gaping hole that will feel really weird. So then, what we do is we neutralize it. It is almost like taking a weed outside and spraying it, pour some neutralizer on it. So that the thing eventually just withers and dies because of suffocation or lack of energy. Again, that is what we do right at the program.

When people walk out of there, they are different people. The beautiful thing about this is that it is not just about money. Because again, money is a result. **We work on the whole “beingness.” Four different quadrants, the mental, the**

**emotional, the spiritual, and the physical. And here is the issue: the one quadrant that you don't work on is the one that will take you down.**

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**Liz:** That makes sense. So when you are changing a blueprint, and you work on all four areas... is that what makes the change so fast?

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**Harv:** I believe so. You have to work on all four quadrants, because we are holistic beings, you cannot affect one part without affecting the other. That is why when we work on the money arena, it works on the happiness and the inner peace arena too - because it is all one thing basically.

I recognize how powerful it is, because it changed everything for me. I made that my life's work even though I was still teaching business, I knew that this is what really did it for me. I started developing this, and now, am

known, as the foremost expert in this arena.

We've worked with over 200,000 people and made radical changes in their lives. Most of our students come from word of mouth. What's happened is that people come back and their friends say, "What's happened to you?? You think differently, you look differently. Look what's happening in your life now, what's going on??" They tell them and then, some people call up out of the blue and say I've gotta go to this thing.

We are just totally blessed; I am totally blessed to be even a part of this.

**You know, one thing that most people don't realize is that money will only make you more of what you already are.**

If you are a mean person, yeah, you can be more mean when you have money to throw around and overpower people if that is what you are like.

If you are a generous and beautiful person, then money is just going to allow you to be more generous and more beautiful to people.

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**Liz:** That's awesome.

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**Harv:** That's all it can do, it's only energy, right? And people don't get that. They think that money is going to change them. Here's what I say to my students. "So the reason you are not going to get rich, or the reason you are not going to go for wealth is because you think money is going to change you? Let's make a deal, instead of talking about this, and thinking about this, listening to other people's opinions, why don't you just get rich and then you will see for yourself. And if it changes you, then you can give your money to me!"

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**Liz:** (Laughter) Okay it's a deal.... That's great.

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**Harv:** People have these ideas about things, these belief systems and they just want to be "right". One of the things we say in our program is **"You can be right or you can be rich, but not usually both."**

You can be right and keep to your own ways. And if you are not doing so well right now, then maybe you just want to choose to be rich and let go of some of your ways of thinking and being. One of the things we do in our program is that we show people that you are not who you think you are. **Your conditioned mind, your ego mind is not who you are.**

**You have a higher self that can observe what your ego self is doing and consciously you can make some changes.** Now in our programs we work on the subconscious at the same time. Certainly we do some conscious

fun stuff, but most of the things we do are unconscious. We work so radically on the unconscious that you just don't even think that way any more.

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**Liz:** Wow, alright, say we have this blueprint that is middle class, or poor, or even just not as rich as we want to be. How do we move from that blueprint into the blueprint of a richer person?

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**Harv:** One of the things that we start with is just simply awareness. One thing that we talk about is that rich people believe, "I create my life," and poor people believe, "Life happens to me."

Poor people and middle class people often believe that. **If you want to create real wealth, it is important to believe that you are at the steering wheel of your life, especially your financial life.**

**You are the one that creates your success. You are the one**

**creating your mediocrity. You are the one creating your struggle.**

**Instead of taking responsibility for their lot in life, poor people and many middle class people often play the role of the victim. And you can always tell a victim because they leave clues.** Now, I am sure that this doesn't apply to anyone who is reading this at this point in time.

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**Liz:** Of course not. (Laughter)

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**Harv:** But in case you know somebody like this, have them tune in to this interview. Here are a couple of clues that you can tell that you are playing the victim. By the way, if you notice, I never said that you are a victim; I said that you are playing the role of the victim.

**The first clue is blame.** Poor people blame the economy; they blame their type of business. They blame the stock market.

They blame their job. They blame the real estate market, taxes, and the government. They blame their employer, they blame their employees, they blame their managers. They blame their upline they blame their downline. It's always something else. It's always someone else. It's always headquarters, or this or whatever it is. Then they justify their situation by saying something like, "Well, you know, money is not really important."

Let me ask you a question. If you said that your husband or your wife or that your boyfriend or girlfriend wasn't really important, would they be around for very long?

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**Liz:** I don't think so.

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**Harv:** Exactly. And neither would money. People come up to me in the programs that I do, and they say, you know Harv, money is not that important. And I look them square in the

eye and I say "I have two words for you".

And they go, "Really what are they?"

And I go, "You're broke! You're broke aren't you?"

"Well, right now, I am a little short."

And I say, "Not right now... Always. You have always been broke, yes or yes?"

And then they blibber or blabber, well...well...well...

Of course, they are broke. If you didn't think that having a car was important would you have one? If you didn't think having a sailboat was important would you have one? If you don't think that money is important would you have any? Of course not!

**There are no rich people who think that money isn't important. They know that money is important. Now, of course, certain people — broke people — always tell you well, "Money isn't as important as love." Where's**

**the comparison there? What is more important your arm or your leg?**

**Maybe they are *both* important. Money does what it does in its environment. And love does what it does.**

Why don't you try this? Why don't you go to the bank, and tell the bank teller that you want to deposit some *love*, and see what she says to you, all right?

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**Liz:** She'll probably scream, "Security!" (Laughter)

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**Harv:** For sure, you can't replace love with money or happiness. They are two different worlds completely. A rich person would never say that...money isn't important...

**The second clue that someone is playing the victim is that they complain.**

Complaining is the absolute worst thing you can do. One of the universal principles we use is that what you focus on expands.

I am going to repeat that. What you focus on expands.

When you are complaining, what are you focusing on? What's right with your life, or what's wrong with your life?

What's wrong with your life.

**So if what you focus on expands, that means you're going to get more of what's wrong with your life. If you are complaining, you are actually attracting crap into your life. You become a human crap magnet.**

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**Liz:** Oh, that is such a pleasant mental picture.

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**Harv:** (Laughter) Totally. And have you noticed that complainers usually have a crappy life? They say of course I complain, look how crappy my life is! Well, now you can say to them, "No it's because you complain that your life is so crappy. Do yourself a favor and shut up!"

I have to give your readers some homework.

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**Liz:** OK – what is it?

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**Harv:** For 7 days, absolutely no complaining – not out loud, not even in your head. When you can do that for 7 days, your whole life will change. At least you won't be bringing crap into your life. You have to do it for a full 7 days, because, you know, you might have some residual crap coming to you.

For the first few days, you might not see any change. Because crap doesn't travel at the speed of light, it travels at the speed of crap. So your old way of being is going to be coming to you over the next few days. It's got to be a full 7 days. Then you will really start to notice something.

One of the things we want to have people recognize is that there is no such thing as a really

rich victim. Who would listen to them? "Oh I got a scratch on my boat." Yeah whatever.

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**Liz:** Really! How would you recommend that somebody start on this process of identifying their blueprints and developing a Millionaire Mind? What would be the best thing for them to do?

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**Harv:** Well, without blowing my own horn here, or anything...

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**Liz:** Blow your own horn, Harv, you're awesome...

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**Harv:** You know, that's one of the things we do in the Millionaire Mind Intensive, **people need to train themselves to blow their own horn and to do it very appropriately, do it very nicely.**

**Most people's issues are around marketing and promotion. Especially**

**promoting themselves. It's usually because they were trained to be quiet, and to not toot their own horn.**

That's ridiculous.

If you don't toot your own horn, you can be sure that nobody else is going to toot it for you. For one thing, people just don't do that, plus they might not think it's worth tooting it for you.

You have to be kind of a person that will step out. And here's what I think people need to recognize.... They need to have the awareness of, "I am not doing as well as I can be doing."

I don't care if on a financial level you are earning \$20,000, \$50,000, \$100,000, or \$1 million. The people who come to our programs are the people who want to reach their *full* financial potential.

And by doing so, not only do you do this financially, but, as I said, it crosses over to every part of your life.

**And the thing about financial success that I love is that I'm not that different than I was before...the things I have are not that different. I always wanted to live in a nice house. I always wanted to have a nice car and all that. I went through the toy stage and let that go.**

**But you know the biggest thing is freedom.**

It's the freedom to be able to do what you want with your time, with your money, with your life...

You know, say you want go on a boat tonight, you rent the boat and take your wife out for dinner on a boat and it's going to cost you four or five hundred bucks, all right no big deal, it's not going to break you. In fact, that comes in every few minutes for me. So, it's the freedom to do what you want to do.

If you only have one life why not live it as a financially free, at least fairly rich, person who can

do what you want? You can travel. Give generously, lay around on the beach. Golf. Go and help people.

In one of our other programs, called Life Directions, we help people find their true mission in life and have the wherewithal to go and live it. When you are struggling for a living, you are just trying to earn money to get by, to have a decent life; it's a lot harder to help people, because you are not coming from a position of strength.

So you have your intention out there. You go and help a lot of people. The money just starts coming in and coming out in buckets. But, you've got to own your own power.

**The first thing that people need to do is to know that their success is going to come from who they are, not necessarily just from what they are doing.**

**What they are doing is going to be a *result* of who they are, and the decisions they make.**

**The second thing that they need to do is that they need to change their money blueprint. That is a subconscious level situation that will create your financial life and every other part of your life.** And, unfortunately...in the old days, you couldn't do anything about this...if you had a blueprint that was the end of it. Today there is something available to help them change their blueprints.

They can do it quickly and easily on the spot, in a loving way, that can change their whole life. We are very fortunate to have created The Millionaire Mind Intensive that does this for people. I would say to everyone that I cared about...my mother, my brother, my sister, my cousins, and everyone who I loved...the first thing you want do is get on a plane, train, drive...whatever and get to the

Intensive. The last time we had the course, someone's airplane ticket got screwed up, and they couldn't afford another one, they drove 5 days from Atlanta with their whole family to Seattle.

If you are not the kind of person that will drive 4 days or 2 days or fly there, then you just don't want it badly enough. One of the things that people have to realize is that rich people's whole lives do not revolve around comfort and convenience.

**You have to be the kind of person who will do whatever it takes to succeed. And if you're not, then what makes you think that you are going to succeed anyway? If you think it's just going to walk up and smack you in the face then you're not going to have it. You've got to be a "whatever it takes" person. And that means if it's inconvenient, so what? If it's expensive, so what? It doesn't matter. When you show the universe that you are**

**willing to do whatever it takes, then the universe will bend over backwards to support you in every area of your life.**

First, you've got to put in the wood, and *then* you get the fire. Most people are consistently asking for fire before they will go out and put some wood in!

You know there was an early time in my life, where I was a complete disaster, especially in business.

It was like the Loch Ness monster. I had heard of this thing called profit, I just never saw it! You know? People used to say, 'Oh Harv, you've got so much potential.' I would say, 'Yeah, well, look at my bank account!' I got tired of hearing how much potential I had. So I would say, "Don't tell me that any more, I do okay, but with all this 'potential' I am certainly not up to scale anywhere. I'm not anywhere I want to be."

Once I did this work, everything changed for me. And

so I realized it's not just the inner work that you have to do. It's very *specific* inner work – on a very cellular level. The only thing I can tell the people is, it's not going to be books that are going to help you – and I love books, I'm an author. Books are great, but you've got to put things into action.

You have to stay in the conversation. Stay in the energy.

I encourage people to continuously grow. One of the t-shirts we came up with says “grow or die,” because if you're not growing you're dying.

If you're not sure of that, then just check out your plants. If a plant is not growing it's what?

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**Liz:** It's dying.

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**Harv:** That's right. And we're the same...made of the same energy. You have to consistently grow yourself in order to make a better life.

And I encourage everyone to “Don't think about it.” We have another t-shirt that says, Don't think, don't think, don't think....

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**Liz:** I have that one, and believe me, I need the reminder!  
(Laughter)

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**Harv:** Yeah, because you know **we think ourselves out of our success. We think ourselves out of our happiness. Thinking comes from the mind, and the mind's job is not happiness. One of the things we teach in our programs is that your mind's job is to protect you. That's it. It's the sentry on the ship. It's always looking for what's wrong or what could go wrong in any situation. And there is not a lot of happiness there. The only time you can really be happy is when you quiet your mind.**

**And you come back to your center place, where your**

**higher self resides. There you can find true joy and happiness. People don't get it because they have this voice that tells them one thing and the truth is another thing.**

**There's no reason that people cannot earn \$200,000, \$500,000, a million dollars a year.** That is out there for the receiving. You get that for adding value to the world. You don't just get that, by sitting around and wishing for it. You know you can't have a million dollars if you are at a \$20,000/year job or even a \$50,000. You've got to put out the value that creates the million dollars.

That doesn't usually happen overnight. It's a buildup. You know it will happen whatever your financial potential is...whatever your personal potential is...if you are going to live one time why not reach it??

Why not do the best you can? Why not have the best relationship you can, the most

happiness you can have, have as much money as is necessary for you to live a fulfilled and happy and free life? And reach your potential everywhere. Again if you are not growing you are dying. And that goes financially, relationally, everywhere. We have some totally amazing—I'm going to say mind blowing—strategies and techniques that work for people. And people say all the time, they say...is this brainwashing? And I say the same thing all the time...'I wish we could wash your brain! Please, bring me the sponge and the gloves...if we could wash your brain we would be in heaven here. But you know it's not as easy as that. I wish we could wash your mind and then you could start clean, with information that is supportive.

But here's the thing, we can't wash your brain but we can *help* you install the information that you want installed. You are going to be the one installing the

information. You are going to be the one installing new ways of thinking and being that support you.

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**Liz:** Well, thank you very much for this interview Harv. And we are definitely going to recommend that everybody goes to the Millionaire Mind Intensive because having experienced it ourselves, we know that it is absolutely life altering.

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**Harv:** It was a blessing to speak with you.

You know, really, from the deepest part of my heart, I wish that I could have everyone come to this program. And really see what it is that stopping them, not only that but also enhance what they are doing well, too. I am sure that if any of your readers are like you, we would be blessed to have them. And we only invite great people to our programs.

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**Liz:** Thank you. ■

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*T. Harv Eker's Millionaire Mind Intensive normally costs \$1,295 for this three day, out of the box, transformational weekend. However, you can now purchase a copy of Harv's Secrets of the Millionaire Mind and receive two tickets to attend the Millionaire Mind Intensive, absolutely FREE!! To order your book go to:*

<http://www.secretsofthemillionairemind.com/hmv>

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# Marianne Williamson – On Love, God, and Miracles

BY: JANET ATTWOOD



Marianne Williamson is an internationally acclaimed author and lecturer. She has published nine books, four of which - including the mega bestseller *A Return to Love* and the newly-released *Everyday Grace* - have been #1 New York Times bestsellers. Her titles also include *Illuminata*, *A Woman's Worth*, and *Healing the Soul of America*. She also edited *IMAGINE: What American Could Be in the 21st Century*, a compilation of essays by some of America's most visionary thinkers.

Marianne has lectured professionally since 1983. In 1989, she founded Project Angel Food, a meals-on-wheels program that serves homebound people with AIDS in the Los Angeles area. Today, Project Angel Food serves over 1,000 people daily.

She also co-founded the Global Renaissance Alliance (GRA), a worldwide network of peace activists. The mission of the GRA is to harness the power of non-violence as a social force for good.

Marianne has been a popular guest on numerous television programs such as Oprah, Larry King Live, Good Morning America, and Charlie Rose. And this month she graces the cover of [Healthy Wealthy nWise](#) with an interview with our own, Janet Attwood.

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**Janet:** Many of our values and outlooks are formed in childhood. How did your early role models affect your outlook on health, wealth, and spirituality?

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**Marianne:** I think my childhood was a mixed bag, as is true for most people. I received a lot of love from my parents, which is the most important thing. But I can't say I grew up unscarred.

Recently at the Oscars, Blake Edwards won an award for Lifetime Achievement as a film director. In his acceptance speech he thanked his foes as well as his friends, saying that they had been equally important to his development. I pretty much realize that my challenges, past and present, are simply my lessons.

The 1950s, when I was born, were not a particularly conscious time in America, psychologically or emotionally. Teachers,

parents, etc. everyone did the best they knew how.

I'm a mother now myself and I know that everything I'm doing is not perfect; my daughter will have her own parental issues. At a certain point its all just grist for the mill, helping you realize that only love is real and nothing else exists.

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**Janet:** Thank you.

Charlie "Tremendous" Jones said that you will be the same today as you are 5 years from now except for two things, the people you meet and the books you read. Who has been the most influential person in your life - the person who has most affected who you are today?

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**Marianne:** I assume you mean mortal person...

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**Janet:** You know Marianne, you can put it however you want.

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**Marianne:** Jesus, and my father.

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**Janet:** So what are the most important books you've read?

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**Marianne:** The most important books I've read are:

*A Course in Miracles*

*The Bible*

*Letters to a Young Poet – Rilke*

And for some reason, *Pride and Prejudice*.

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**Janet:** Do you have a favorite quote?

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**Marianne:** You know its funny; I have one right here that I like these days from Thomas Paine. It says, "He who dares not offend cannot be honest."

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**Janet:** I like that. How did you get started in your current vocation... and what is your current vocation?

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**Marianne:** (laughter)

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**Janet:** I know you're a woman of endless possibilities...

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**Marianne:** That's a big question. I suppose my career began the first day I picked up *A Course in Miracles*. My work as I understand it --which has and continues to take different forms -- is to participate in a deeper conversation regarding what it means to be human, what our relationship is to God, and how we might live in a way that glorifies that relationship.

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**Janet:** You said that your vocation started the day you picked up *A Course in Miracles*. What attracted you to that book?

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**Marianne:** I don't know what attracts any of us to a particular book - some word or paragraph just hits us like a brick to the forehead and we know these words are for us. That's what happened to me. *A Course in*

*Miracles* may not be for everyone, but if it's for you, you know it.

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**Janet:** Does a balance between health, wealth and spirituality play an important role in your personal and business life?

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**Marianne:** I can't say that health, wealth, and spirituality flow together in my mind, but I recognize all of them as simply reflections of energy. Health and wealth are matters of form, not content, and as such are effect and not cause. I try to concern myself most with the level of cause, with the things that do not change, and when I do that, the level of effect seems to take care of itself. I think if I concern myself with eternal issues, then more temporal ones fall into place more easily.

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**Janet:** Has a lack of balance in your life ever harmed you or kept you from reaching your goals?

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**Marianne:** Absolutely. Nor would I claim that my life is perfectly balanced today. We like to think that things get better with time, but I would be dishonest if I said that has always been the case with me. I don't think this moment in my life is one of my most balanced periods, but I see that and I am trying to address it.

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**Janet:** Do you ever find it challenging to do the things that you teach and what have you learned from those challenges?

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**Marianne:** I find it challenging to live what I teach, a lot of the time. The top of one mountain is always the bottom of the next. Anytime you pass the 6th grade the Universe has the 7th grade planned for you. I am faced with the same challenges and opportunities everyone else is. I'm learning to be more malleable, hopefully, so God can

move my heart around more easily.

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**Janet:** What part has fear played in helping you achieve your goals or holding you back?

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**Marianne:** Fear is never a help. It has stopped me, as it has stopped others. It is, according to *A Course in Miracles*, the only real problem we have.

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**Janet:** Has it ever stopped you from achieving a major goal that you've had?

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**Marianne:** Oh, God. Absolutely.

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**Janet:** So how do you personally deal with your fears?

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**Marianne:** *A Course in Miracles* says that love casts out fear, as light casts out darkness. I do not seek to deny my fear, or even to destroy my fear. I seek to recognize it and release it to the

hands of God, to live a more loving life, to grow and learn. As we grow in love, fear does dissolve. Slowly but surely...

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**Janet:** What do you feel has been the greatest accomplishment in your life so far?

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**Marianne:** That I have a happy child.

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**Janet:** What's her name?

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**Marianne:** Emma

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**Janet:** How old is she?

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**Marianne:** She's 13

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**Janet:** Oh that's great. That is a GREAT accomplishment. What, if any, setbacks have you encountered along the way, and how has overcoming them colored who you are today?

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**Marianne:** I don't want to get too personal about my private trials and tribulations. I know the wounds I have because of them, and I see my greatest work as transcending them. The vast majority of those wounds, by the way, were self-inflicted. I recognize that.

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**Janet:** We believe strongly in intention to manifest outcomes. What is your current most important project and what intention would you like us at [\*Healthy Wealthy nWise\*](#) to hold with you?

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**Marianne:** My greatest intention is that my daughter be well mothered.

My second greatest intention is that I contribute in whatever way I can to putting the Democrats back in power this year.

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**Janet:** Wow, that's really stepping out there.

What are the three main things you know now that you wish you'd known earlier in life?

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**Marianne:**

1. That I'm OK the way I am
  2. That youth is magnificent and not to be wasted
  3. That life is to be taken seriously
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**Janet:** You write about the connection between everyday living and spiritual life. Why is this connection so important?

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**Marianne:** Spirituality is somewhat meaningless if we're not actually living it. We are trained by the world to think non-loving thoughts, and the spiritual quest is a retraining, a return to the love the world resists.

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**Janet:** Thank you for that.

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*A Return to Love* touched many people's hearts. Why is this topic so important to so many people, and what is the biggest challenge to returning to love?

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**Marianne:** All of us want love; it's our spiritual, emotional, and psychological oxygen. We feel its absence at the core of our being, and yearn for it constantly. Once again it's the fear-based thinking of the world, the judgments, the guilt tripping, the blame and condemnation, which lie at the core of ego thinking. Our capacity and willingness to transcend that thinking, to bless instead of blame, to love instead of fear, to unite instead of separate ourselves from others is the essence of the spiritual journey. It's our return home.

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**Janet:** If you could give our readers one piece of advice on how to move toward more balanced abundance in their lives, what would it be?

**Marianne:** To meditate in the morning

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**Janet:** Great! And what is the single most important piece of advice you'd like to leave the readers with that we haven't yet discussed?

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**Marianne:** If all of us try to forgive one person a day, the world will change more radically than we know.

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**Janet:** Beautiful. Do you have any new books coming out?

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**Marianne:** Yes, in October *Everyday Grace* will be coming out in paperback and in November my new book *The Gift of Change* will be released.

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**Janet:** And if people want to find out more about what you're doing where can they go for information?

**Marianne:** They can go to my website  
<http://www.Marianne.com>

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**Janet:** Wonderful. So do you have any parting thoughts Marianne?

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**Marianne:** Parting thoughts... you're doing a good job, and I really appreciate your having me. God bless everyone...

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**Janet:** Thank you. ■

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# Enlightened Millionaire Mentor

*An Interview with Robert Allen*

BY: LIZ THOMPSON



**R**obert Allen has been teaching ordinary people how to achieve extraordinary success and financial freedom for over 25 years.

He is the author of some of the most influential financial books of all time including five colossal New York Times bestsellers:

*Creating Wealth*

*Nothing Down*

*Multiple Streams of Income*

*Multiple Streams of Internet Income*

*And*

*The One Minute Millionaire: The Enlightened Way to Wealth*

(co-authored with Mark Victor Hansen - see the

[May 2003 cover of \*Healthy Wealthy nWise\*](#))

Today there are literally thousands of millionaires who attribute their success to Robert Allen's systems and strategies.

The National Speakers Association has named him America's Top Millionaire Maker. Whether you're a loyal employee inside a growing company or a solo entrepreneur Bob can show you how to build rapid financial success – even starting from nothing.

As proof he once said:

“Send me to any city. Take away my wallet. Give me \$100 for living expenses. And in 72 hours, I’ll buy an excellent piece of real estate using none of my own money.”

Challenged by an L.A. Times reporter to live up to his claim, he flew to San Francisco, and under the reporter’s watchful eye, proceeded to buy 6 properties in 57 hours.

The headline read, “Buying Homes Without Cash – Boastful Investor Accepts Times’ Challenge and Wins.”

Most people assume that “It takes money to make money.” Bob believes, and demonstrates, that the source of true wealth is an internal reservoir of passion, persistence, and powerful systems.

Without question Robert Allen is the unparalleled expert in showing average people how to go from a little to a lot in a short period of time.

In fact, it was through Bob’s mentorship that Ric and I learned the techniques to purchase a company to provide the infrastructure for another one that we had started ourselves – with none of our own money (as he is so fond of saying).

He’s a popular guest appearing on hundreds of television and radio shows including Good Morning America, Regis, and Larry King.

He’s been the subject in numerous international publications including the Wall Street Journal, the Los Angeles Times, The Washington Post, Newsweek, Barons, Money Magazine, Readers Digest, and now we are honored to have him with us here in [\*Healthy Wealthy nWise\*](#).

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**Liz:** Bob, does a balance between health, wealth, and spirituality play a role in your personal and in your business life?

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**Bob:** The balance between spirituality and wealth has always been extremely important for me. The health wasn't for a long time, it is now!

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**Liz:** It is now? (laughing)

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**Bob:** The older you get the more you realize, "Hey wait a second this body isn't going to last that long!"

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**Liz:** Right...

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**Bob:** So, the answer is yes it's a very important part of my life. All three, mixed into a very important balance. The spiritual part is critical, the family part is critical, the money part is critical, they are all extremely important.

You can't have one without the other...

If you destroy one you destroy them all. It's kind of like the win-lose philosophy. It's either win-win or lose-lose there is no in between.

It's the same with balance. **You're either balanced or you're going to lose it all. So stay balanced. It's what a good friend of mine calls "The speed of going slow."**

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**Liz:** The speed of going slow, I like that. Now has your philosophy developed over time, or are there aspects of it that are rooted in your childhood, through mentors and parents, or friends? And how has it developed, as you've grown older?

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**Bob:** I've always been pretty much set since I was young in my own spiritual beliefs. What you can and can't do. A lot of

people don't have those boundaries, they have legal boundaries, where you can and can't cross the line or break the law.

**I believe there is internal law, and that internal law is sometimes narrower than the legal law. I try to play within those boundaries – the boundaries of internal law.**

Sometimes my friends wonder why I very rarely work after 6 o'clock at night unless I'm going on the road doing a speech. Once or twice a month I might have something in the evenings, Saturdays and Sundays are pretty much off limits, I just don't generally work during those times, unless I've scheduled it. Never on a Sunday, rarely on a Saturday, rarely after 6 pm. I have a deal with my wife as long as I stay within those boundaries she will stay married to me.

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**Liz:** (laughing) Sounds like a good deal.

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**Bob:** More importantly, my spiritual upbringing...I'm a Mormon...has been extremely important to me. I just try to not step across that line.

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**Liz:** So you like to use your own internal guidance as opposed to something that is imposed on you by other people – like you're earlier example of legal boundaries.

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**Bob:** Right, I do, and it's very intuitive. You know, I've gotten opportunities to make money in all kinds of different places and it's intuitive for me. If it doesn't feel right, I can't go there.

So for me it's a combination of both, intuition – your own “Inner Knower” – and what I call inspiration. It's just that you're inspired, your Heavenly Father, your higher power, wants

you to do this and doesn't want you to do that.

I think there are both; **we have two guidance systems. We have our own guidance system where the higher power says “Hey as long as your playing within the lines of the boundaries that we've given you then do whatever you want.” And there's the inspired stuff too where we're told, “Oh by the way if you'd like to get there faster you might want to try this....”**

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**Liz:** Right. (Laughing) Hey listen up.

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**Bob:** So it's combination of both intuition and inspiration.

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**Liz:** Well that's interesting, I haven't heard stated quite that way before, and it makes a lot of sense. Then again the perfect balance between those two would be where you'd want to

be.

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**Bob:** Right, exactly.

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**Liz:** Ok. Well, who was one of the more influential people in your life who helped you develop these philosophies and become who you are today.

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**Bob:** I'd hate to be cliché but my dad was very important...

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**Liz:** Not cliché at all.

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**Bob:** I remember him getting into the car one day with me and he was always a career–corporate person. He was the head accountant for a series of sugar factories in western Canada, so he worked his entire life from his 30s to his 60s – got the gold watch....

I just remember one day, sitting there in the car and he looked at me... **I don't know what was in his mind.... I**

have no idea why he said this, but he just said, “Bobby, don’t ever work for anybody else.” It’s just one of those things you never forget. I must have been 10 or 15. I was a young kid. I had no future understandings, but as an entrepreneur I’ve just always felt that I’m unemployable.

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**Liz:** (laughing) I can relate.

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**Bob:** And I want (laughing) to be unemployable for the rest of my life.

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**Liz:** Definitely.

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**Bob:** So, that was important to me and then I really don’t have any major mentors that were there before college.

My grandfather was an entrepreneur. He owned an American Tile store for decades and was a major entrepreneur in South Alberta.

My dad was just almost the exact opposite, he tried, but in the depression era he had some entrepreneurial failures. He ended up getting a secure job and a paycheck. He stayed there for the rest of his life so I never saw any other models, but entrepreneurialism was in my blood.

My grandfather died before I was born. But as I go back and study the way he was, I say, “Hey, that’s like me.” I never really saw much of it, but it was in my blood boiling the whole time.

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**Liz:** Hmmm. Now I know you started to make a lot of changes right after college and actually in college too. What were some of the influences for you there?

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**Bob:** Well, the influence was this. Let’s send out my application to the 30 largest corporations in America and let’s work like my dad worked and get

a job. Lets be a career person. I really hadn’t figured out I was an entrepreneur at that time. Until I sent out my application to these 30 companies, General Food, General Electric, General Mills, General Motors, Generally anywhere I could think of....

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**Liz:** (laughing)

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**Bob:** I got 30 rejection letters. All 30 of them said “No.” Part of me was furious, thinking “Hey don’t you see who I am, I mean don’t you see the talent I’ve got. How could you possibly turn me down?” It was devastating, it was demoralizing.

Then there’s also the part of me, the entrepreneur that came out in me and was saying, “Wait a second, if you tell me that I can’t do what I know I can do, I’m going to prove to you that I can. In fact one of these days I will make more money than you guys that signed those letters to me combined!”

You can't tell me that I'm not worthy!

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**Liz:** I hear the beginnings of your famous challenges coming here. (Laughing)

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**Bob:** That's right, that's right. That's the entrepreneur. **Entrepreneurs love to be challenged. They like it when somebody tells them they can't do it. I didn't know at the time these "rejections" were going to form such an important part of my life.**

So, I said, "Ok, well if I can't go in that direction I guess I'll go to the other direction." I went into real estate investing. I started buying real estate with a mentor who was a multi-millionaire in my church group. He was very successful and a very spiritual guy – and his father was the voice of God in the The Ten Commandments. So if you've ever listened to The Ten

Commandments that was my mentor's dad's voice.

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**Liz:** Wow (laughing)

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**Bob:** He was still alive at the time and he would sing for us and you would hear his deep, deep voice and we would say "Hey that's God – what do you know."

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**Liz:** (laughing)

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**Bob:** His father was a neat guy and he was a very profound entrepreneur so I kind of fell under his shadow for a while and that was a very influential time in my life. I started the entrepreneurial life I have today.

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**Liz:** Fascinating. So I have to ask, has the lack of balance in your life ever harmed you or kept you from reaching you goals?

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**Bob:** I...I can't remember a time, no.

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**Liz:** Really, so have you always been in balance or is it a process of going in and out and catching yourself?

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**Bob:** I don't go out of the lines very often. Although my wife might disagree with me...

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**Liz:** (laughing) Well we won't interview her...

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**Bob:** Don't interview her (laughing)

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**Bob:** I work hard and I play hard. September, October, and November were really busy months and I was very extensively committed, but December 17th I got on a plane with my family and we went to Tahiti, and I didn't do anything for almost 13 days.

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**Liz:** That's great.

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**Bob:** We rented a skippered yacht and we just went over there, and floated around the islands of Tahiti and did what we wanted to do. I've barely, just barely came back into business life. (Laughing)

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**Liz:** Right (laughing), you're still on Tahiti time.

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**Bob:** That's right I'm still on Tahiti time. That's true, for real, it's hard getting back into it, but then I get back into it and I get really, really involved.

I don't see myself as being a major over committer, probably because I have a lazy streak.

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**Liz:** (laughing) Well that's good, it balances out your workaholic streak!

So, we've determined that you're pretty good at keeping

yourself in balance at all times. But, has fear stopped you from achieving goals or holding you back?

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**Bob:** Oh, yeah. Yeah that has stopped me; I remember before my bankruptcy, I was always afraid of what people would think. When you have a lot of money you have to protect it.

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**Liz:** Right...

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**Bob:** The more you protect it the more you pull in and stop doing what made you great in the first place – taking risks. One of my fears was that I didn't want people to think of me as being the millionaire guru. One of my biggest fears was the infomercials, which I really pioneered. I hated the way they were portraying me because that's not me. Me getting out of my Lear Jet, me getting out of

my Rolls Royce, me getting on my yacht. I don't do any of that, zero, and that's the way they wanted to portray me. They thought that I had to have the Lifestyles of the Rich and Famous approach in order to reach my audience. And I let them do it for a while – for the first five or six years of the 80s.

Then we had a financial slide down for a while, and I said "I'm not going to do it. I don't want to go on the television and be that image that they want me to be. I'm going to say my message that's true for me and I'm not going to say what's not true for me." You see I was afraid of how my audience would perceive me, instead of saying "Wait a second that's not the way I am. Let me tell you the wealth secrets the way I understand them." I was really too afraid to be bold enough to just come out and say what I believe to be true.

---

**Liz:** So, how do you deal with that fear and finally just push beyond it?

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**Bob:** Well when you lose everything, you lose the fear, because there is nothing else to lose.

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**Liz:** Well, I guess that's true.

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**Bob:** There's nothing to be afraid of anymore, you've lost it all, and you're still alive. You still put your pants on one leg at a time, you still have people who love you, still go to church every week, you still have children. Hey you still have to make some money to bring it in the door. Well, what am I going to do to bring money in the door? Well if I'm going to bring money in the door, if I'm supposed to teach principles of wealth then I'm not going to teach those principles unless I teach them the way I understand them.

I remember a friend of mine, now my partner, Tom Painter, coming down to California where I had moved to lick my wounds. Here's how the scene went:

He said, "Let's do it again."

I said, "I'm not going to do it again because they won't like what they hear."

"Why don't you just say what you believe?"

"Well, I'm not going to teach a seminar unless we're bringing some higher power into it."

"Well why don't you do that?"

"Because I don't think they'll like it."

"Well who cares!"

He really had to scold me a little bit. But we started writing the new seminar right then, and we created it the way I wanted to teach it, not the way that I thought I was supposed to teach it.

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**Liz:** You know, we actually dealt with some of that when we

started *Healthy Wealthy nWise*. Worrying about what everyone was going to think about the vast amount of spirituality we wanted to put into it and the different types of people.

Ric and I kept thinking, "We don't want to offend this group, and we don't want to offend that group."

Finally we just gutted it out and said we're going to do it how WE want it – and it works.

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**Bob:** Yeah, well you just tell the groups that you don't want to offend, "I'm sorry if you've been offended by this, go away."

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**Liz:** Yes. (Laughing)

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**Bob:** Go away because you're going to get a lot of this.

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**Liz:** Exactly!

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**Bob:** I'm looking to avoid the people who don't resonate with me.

Before I wanted to please everybody. When you please everybody, you please nobody, because the people you're really trying to reach don't want to be pleased, they want you to tell them the truth.

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**Liz:** Exactly

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**Bob:** They want the unvarnished truth – not the glossed over politically correct way to say it. Then the people who will be offended if you don't do it “right,” you'll lose them anyway because they're going to be offended by everything you do. So, just find the people who you're supposed to talk to. It's a hard lesson to learn. It was a multi multi million-dollar lesson (laughing)

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**Liz:** (laughing) Those big lessons usually are pretty expensive.

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**Bob:** Yes, but hey I learned and I'm not afraid anymore, so I just say what's true for me and if people like it, then they like it. If they don't like it then we're not supposed to talk to them. They can go find somebody else they're supposed to talk to.

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**Liz:** Now is that when you actually started, in your mind, developing the concepts for the One Minute Millionaire? I mean did it start way back then or was that something that came much later?

---

**Bob:** Oh yes. It was a long time coming actually, it was a long time learning, but the bottom line is, that's where it all came from. It just hadn't been articulated as well as I articulated it there, and even now there is still more I have to get out there.

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**Liz:** I see. Here at [Healthy Wealthy nWise](#) we believe strongly in the power of intention to manifest outcomes and we'd like to know what your current most important project is and what intention you would like us to hold and help you with.

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**Bob:** Well thank you. I want to create a million enlightened millionaires.

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**Liz:** Wonderful, so how can we help you do that?

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**Bob:** Well, obviously, I think you are. That's what [Healthy Wealthy nWise](#) is all about.

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**Liz:** Right

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**Bob:** I think there's a new paradigm. I think the old capitalism is over. Its done. I think it'll take a while to get out of our system but the first 200 years was necessary. Did

you see that movie, A Beautiful Mind?

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**Liz:** Yes, it was wonderful.

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**Bob:** The whole movie is about what we're trying to do with the enlightened millionaire. Adam Smith says that, Capitalism is enlightened self-interest. You pursue your self-interest and everything will be ok. Well, I don't think that's enough. The whole movie was about this theory that the guy won the Nobel Peace Prize for. The theory was basically, if you want to win the most, everybody has to win. **The way you win the most is not for you to doggedly pursue your own goals, but for you to doggedly pursue your own goals and the World's goals at the same time.**

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**Liz:** Right.

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**Bob:** So that's what the enlightened entrepreneur does.

**The enlightened entrepreneur says I've got a business and I'm going to make money at it, but the purpose of that business is to bless the rest of the world.**

**Not only do I bless the world with the products I create but also I get to bless the world with the profits I create.**

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**Liz:** hmm – I love it!

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**Bob:** Gee, I've never said it that clearly before. Thank you very much.

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**Liz:** Well thank you for the beautiful insight.

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**Bob:** You know Paul Newman's, Newman's Own is an enlightened business.

He's going to give away all the profits they make. In addition,

you may want to read the brand new book he just came out with, Shameless Exploitation in Pursuit of the Common Good. Have you read it?

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**Liz:** I haven't read it, no.

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**Bob:** It was one of those books I read in Tahiti.

It's brand new, and it talks about how they created their company from scratch.

I was really amazed by reading it. How doggedly determined they are to make sure their products are extraordinarily good. I didn't realize how much effort they go through and how much intense rejection they go through until they find a product that they really are extremely happy with.

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**Liz:** Wow, well their products are very, very good. I've liked every one I've ever had.

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**Bob:** Yes, isn't it amazing?

The reason that it works is not because he just slapped his name on it. It's because he's passionate about creating a product that is worth putting his name on.

It's not just "Hey I'm going to give all the money away so you should buy the product even if it's junk."

He's saying, "These products are great, they're the best in the world, and all the profits are going to be given away."

Now that's an enlightened concept.

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**Liz:** Exactly.

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**Bob:** So there are a lot of principles of the enlightened entrepreneur and tithing there. He does 100% tithing.

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**Liz:** Yes, that's pretty extreme and it's great!

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**Bob:** That's really extreme, it's really incredible.

**Bringing in the higher power and making principles that are win-win. You know it's got to be win-win. If it's not win-win we don't do it.**

**It's the concept of inner wealth and having an eternal time line, following intuition, and "worth-ship." "Worth-ship" is not just "worship", but it is knowing that you already are a millionaire. Why are you feeling so bad because you see somebody driving a better car than you are? You're already a millionaire; you already possess assets on your enlightened balance sheet that make you a multi-millionaire – you just wouldn't sell them.**

You won't sell your kidney; you won't sell your left eye.

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**Liz:** (laughing)

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**Bob:** You wouldn't sell one of your children unless they're in

their teenage years.

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**Liz:** (laughing) Then nobody would give you anything for them anyway.

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**Bob:** That's right; you'd have to pay somebody to take them off your hands. (laughing)

You won't sell your relationships, you wouldn't sell one of your best friends, and you won't sell the things that you already possess that make you a multi-millionaire.

You're already in the top 1/10 of 1% of the wealthiest people on the face of the earth just by virtue of living in North America. Compared to the rest of the world you are so far beyond them in terms of wealth and opportunity that it's embarrassing.

Yet we begin to think like we don't have enough money. We think that we're poor.

You're not poor; you're a multi-millionaire, so now you've

got to take what you already have – the assets you already possess, the genius you already received from your higher power, that you came into this earth with it – take your multi-million dollar enlightened balance sheet and the assets and talents you have, and go do something with them that’s going to make the world a better place.

Complete, perpetual, philanthropy; that’s another one of the principles of the enlightened entrepreneur, and being fearless and not allowing people to hold you back from living your destiny.

Stewardship is another principle of the enlightened entrepreneur, first realizing it’s not your money, it never has been, and it never will be.

Take the house you live in today, you say you own it, but when you’re gone someone else is going to live in that same house. When they’re gone someone else is going to live in

that same house. The house is going to last longer than you will. So, steward it, make sure that it gets transferred and passed on to future generations.

Anyway, if you want to know what Mark (Mark Victor Hansen) and I want help in, its that kind of stuff. We just believe that we’re one of the hundred butterflies that have gotten the same idea – this isn’t unique. The enlightened entrepreneur is a concept that’s starting to come out. It’s blossoming and I think it’s going to take hold.

It’s going to take another 50 years for it to take hold but **there’s going to come a point when the purpose of a business is not to make great products just to make great products and profit, but to have those profits make this world a better place.**

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**Liz:** I completely agree.

Well if you could give our readers one piece of advice on

how they can move towards this and balanced abundance in their lives, as well as being an enlightened millionaire what would that be?

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**Bob:** It always starts with purpose.

What is your purpose?

Purpose in general is the specific component.

Now this is my personal belief, my spiritual belief. It may not be yours or any of your readers’ but I believe we existed before we came here.

That we existed in what we call a pre-existence, you were you and I was me.

We were trained and tutored through eons of time to have this experience called life, to gain a body and to go through challenges, to learn to grow, and to exercise faith.

When we go back it will become clear to us that we had forgotten where we had come from on purpose.

**That God didn't want us to know the future; he wanted us to have an opportunity to faith our way through it. Then we'll learn, we were with our heavenly father before we came here and we'll be with him for millennia afterwards.**

When we came to this planet we came with talents and gifts, specific opportunities that were ours to discover and uncover, desires and interest that are very unique to each person and in order for you to become wealthy in the truest sense you have to realize you're here to learn.

You're here to learn how to love.

**Those are two critical things to your general purpose, but the specific way that you learn and you love is to take the gifts that you've been given and learn how to magnify them and to give them to as many people as possible. That's the way you love specifically.**

The way I love is in taking my talent for making financial concepts simple, and publicizing them throughout the world to as many people as I can, to cause people to realize that they can be financially successful in an enlightened way.

So that's what my purpose is. When I get up in the morning that's what I do. How many people can I spread that message to? Then I talk about the enlightened millionaire and creating a million enlightened millionaires. I believe that's part of my divine purpose that my Heavenly Father really wants me to do that.

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**Liz:** Well Bob, thank you very much for sharing that with us and for sharing your time.

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**Bob:** Thank you, it's been my pleasure. ■

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# Real Life Marketing Legend

*An interview with Jay Abraham*

BY: JANET ATTWOOD



This month, we're honored and privileged to be talking with a great friend and mentor; a man who many top business people consider the world's preeminent business growth advisor. Jay Abraham is definitely a Real Life Legend.

He's been featured in magazines and newspapers like USA Today, the New York Times, the Los Angeles Times, the Washington Post, the San Francisco Chronicle, Entrepreneur, Incorporated, Success Magazine, and now, [\*Healthy Wealthy nWise\*](#). He is acknowledged as a unique and distinctive authority in the area of optimal business performance and maximizing and multiplying business assets.

Jay has led an entire generation of marketing consultants and experts who credit him as their primary mentor. More than 10,000 business people attribute much of their success to Jay. He's made billions of dollars for others, while making millions for himself, usually earning his wealth by taking a share of profits. Here's just a few examples:

He gave Mark Victor Hansen and Jack Canfield the idea for Chicken Soup for the Soul.

He made Vic Conant of Nightingale Conant \$900,000 in 60 days, then \$10 million more --- in the next 15 months.

He took a \$20,000 a year startup idea called Icy Hot to \$13 million in just 18 months.

We hope you enjoy this interview in which we had Jay talk about what it really takes to be successful, and fulfilled.

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**Janet:** Jay, we are so excited to have you with us, and I want to jump right in to the interview here. Just a few weeks ago, you went through The Passion Test, so would you begin by sharing with our readers, the thing you identified as your top passion?

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**Jay:** I'd be happy to, Janet. First of all, I think the test is very provocative and very revealing, and it's unlike anything else anyone has ever exposed me to. You challenged me in a very revealing way.

The number one passion in my life is daily having an extraordinarily fluid relationship with my wife and children in all aspects of our lives together. That is the number one, triple most important area in my life.

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**Janet:** That is so great. Have you found your passions are changing, as you grow older?

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**Jay:** Yes, they are. I'm sure your readers represent a broad spectrum of ages, socio-economic representations, and goals - but for those of you who haven't achieved all your goals yet, irrespective of your age, one of the most wonderful realities is that material goals by themselves, when and if you achieve them, are not, by themselves, going to transform your life.

It's certainly nice to have enough economic security to be able to live where you want and eat what you want, and have some of the trappings you want, but

once you get the "stuff" you want, you realize that there's a lot more to life than just things, status and stature.

I've been fortunate, or unfortunate, however you look at it.

I've done a lot, Janet, I've had a lot, and I've experienced a lot, and I really subordinated factors in my life that, as I've gotten older, as my health has become more of a concern to me, and I've watched children grow and loved ones die, and seen the ones most important to me not be as close as I would have liked – I've slowed down and

re-calibrated what's relevant. It's relevant to me on a different level than it might be to somebody else.

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**Janet:** So you've achieved your financial success and the fame that you'd wanted in the past, yes?

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**Jay:** I have achieved a nice degree of it. We always aspire for more, but yes, I'm very happy, I've made a lot of money and I've become known around the world by millions and millions of people, and I don't know if most people could ask for more than that.

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**Janet:** What are your other passions that you wrote down? The first one was having an extraordinary, fluid relationship with your wife and children. What's number two?

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**Jay:** Having balance in my life. Same thing, I used to be a workaholic and monstrously committed. I had a tremendous

capacity to accomplish work, I'd work 18 hours a day, seven days a week, and have meetings at two in the morning.

Now, though, if my wife calls and says, "Let's go to lunch," unless I have a very, very important meeting, I'll stop and do that, because in the scope of forever, that's more important. I want balance - economic, intellectual, spiritual, physical, sexual - all kinds of balanced stimulation at a level that's very healthy.

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**Janet:** Let me ask you, because this whole conversation is about passion, is being passionate about what you're doing important to you?

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**Jay:** It's everything to me. **I think if you can't be passionate about something or someone, you shouldn't even have that in your life because you're stealing the experience from them and from you. Why do**

**anything half invested? Why do anything and accept half of the outcome, half the result, half of the pay off?**

**There is a great pay off from being passionate. Passionate is probably the most selfish thing you can be because you get so much more out of it.**

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**Janet:** What role has passion played in your success in life?

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**Jay:** I will tell you the role it's played in the positive and the role it's played in the negative. In the positive, my passion for wanting to see a business owner be so much more than they are, my passion for knowing how much more was possible from the day, from the investment, from the opportunity, from an advertisement, from a competitive environment have allowed me to enjoy great success.

My passion for having a vision for somebody that was greater than they even had for themselves

because I knew what they could do, my passion for having enough faith in a client or a business that I knew how much more they could contribute to their community, and their marketplace, and their prospective client, was what drove billions and billions of dollars to be created, because I believed in them and ultimately they believed higher and deeper in themselves.

In my personal life I haven't been as passionate. I put too much of my time in my business and I've lost relationships. I can say it goes both ways. Lack of passion costs you dearly and sometimes you don't know the cost because it's a compound bill that when it comes due is very painful. I think that passion needs to be balanced and passion needs to be universal.

If you can't be passionate, if you can't really fall in love with what you're doing, who you're doing it for or with, and the result of it, shame on you. Do it full out. That's my opinion.

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**Janet:** What can our readers learn from your experience?

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**Jay: If I were you, each and every one of you reading this, I would try this Passion Test. Tomorrow morning, start looking at the people you interact with in your life, if you have a wife or a husband, or a significant other, if you have children, family members, that you normally are frustrated with, tired of, not appreciative of, don't get what you think you want from, feel choked or, claustrophobic about - start looking at what's great about them.**

Find something that's really neat about them. Find the one thing about them that's really cool, really interesting, really impressive, really amazing, really wonderful, really remarkable and keep doing that every day. Think about the thing about them that you love amongst everything else. Think about what

is their most impressive thing. Think about their greatest attribute, whether you admire it or not, whether it's their work ethic or their discipline or their joy of living, or whatever it is, and start appreciating and understanding them.

The next thing I would say is that your job in life is to try to observe, examine, appreciate, understand and respect how many different ways everyone else sees the same thing you're going through.

Maybe you don't agree one hundred percent, but if you appreciate it, if you respect it, if you examine it, if you observe it objectively and without pre-judgment, it just makes life so much more dimensional, fascinating, fun, educational, informative. I don't know if that helps you, but that has helped me a lot.

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**Janet:** It does, and how can our listeners enjoy great success at the

same time as that?

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**Jay:** The key of all life is value. Value is not what you get. It's what you give. It's figuring out what's important to other people, not just to you. Now how do I think I'm going to have an extraordinary, fluid relationship with my wife and children? Do you think it will work if I yell, "Hey you guys, I want to be connected!"

Do you think that's going to do it? Or am I going to have a higher probability of having success with them by first figuring out what's important to them, what they like, what they enjoy, what rings their bell, what rocks their boat, what brings them happiness - and trying to connect with them on that level, first and foremost?

I always made a fortune when I put the businesses that I was serving and my client's needs, ahead of mine. I always had a great relationship, a great romance, great sex, whatever you

want, when I put my spouse's needs, interests and goals ahead of mine. I mean, it's real simple.

It's very elegant in its purity. Think about what's important to them, whoever "they" are, whether it's business, whether it's your employer. Most people don't understand that.

If you work for somebody else, figure out what problems they're struggling with, figure out what's going to make them more secure, what's going to make them more successful. Somebody above you, what's going to get them a raise, what's going to get them a promotion, what's going to get them acknowledgement, and that will get you what you want.

**It's pretty simple really, but we're so consumed about us, us, us. The real fast track path to getting everything, anything and more than everything you want is putting others ahead of what you want and focusing on their needs, their wants, their desires and fulfilling them.**

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**Janet:** Is it fair to say that one of your passions has been to figure out what others want?

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**Jay:** Yes. It's not manipulative, it's great joy. I am lucky, I don't have everything I want but I have more than most people have. I have exotic cars, I've got a huge home, I've got a beach house, I've traveled around the world twenty times. I've got people always offering me free first class tickets. I have a lot of stuff, don't you think?

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**Janet:** Yes, absolutely, more than almost anyone I know.

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**Jay:** You know I'm more interested in figuring out what turns other people on than me. It's greatly fulfilling and it's much more fun to help them grow, develop, gain fulfillment and enrichment. I get more out of it, frankly.

I don't believe there is such a thing as altruism. I think we get back massively from everything we do.

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**Janet:** Can you remember a time when you weren't living your passion and how that impacted your life? What showed up for you? How was your success?

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**Jay:** My business almost collapsed, my marriage almost collapsed and my health almost collapsed. Oh, and I lost most of my money. Other than that it was okay....

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**Janet:** Then how did you get back on track?

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**Jay:** Well, I hit rock bottom emotionally and I went and looked around my life, figuratively speaking, and I thought, "Wow I have a chance to influence a ton of people in my business. Wow, I have this lovely, beautiful, loving, multi-dimensional wife. Wow, I've

got these gorgeous kids. Wow, I have these really wonderful and



multi-dimensional friends.

Wow, I live in this wonderful part of the world where I can be free. Wow, when I think, my brain functions. When I've got an itch, my fingers all work and I can scratch my nose. I'm a pretty lucky fellow."

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**Janet:** Why do you think most people give up on their dreams? What is your advice to those who have?

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**Jay:** Three things.

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**People give up on their dreams because they don't have a clear path to follow.**

Everyone reading this probably has some level of interest or hobby. It may be tennis, it may be gardening, it may be sailing, it may be you name it. The odds are exceedingly high, and in fact, almost certainly probable, that the first time you tried it you weren't masterful at it. You had to keep refining it and improving it. In fact it might have even been laughable. It might have been a joke.

I can remember, whether it be my business acumen, my athletic capability, just about everything I was a joke at, and if I'd stopped there and not gotten back on the horse and recommitted to it, I

probably would have never had all the joy and the wonderment from those activities. **Most people set high lofty aspirations for themselves. They don't understand that little steps of progress are profound.**

Let me give you a firsthand experience, which may help.

I used to be very frustrated when I did seminars. I would bring someone to a seminar who was at, let's say, base level zero. I would stretch them to as high as my arm could reach in the course of three or five days.

Then they'd go back and they'd drop down to maybe just ten percent of where they were and I'd be heart broken. One time I was talking to a colleague of mine who was a psychologist and he said, "Jay, you're focusing on the wrong stat. You're looking at how high you got them and how far they fell, instead of looking at where they started and how high they got after that."

I think we all set for ourselves such a lofty and probably unrealistic time line and achievemental objective, that when we don't achieve it instantly, we get heart broken, we get frustrated, we get embittered, we feel impotent mentally or capability wise.

I think when we don't get the response, the result, the feedback, we're looking for, we recoil back to the sanctity and certainty of our mundane, mediocre, unfulfilled life, and we resign ourselves to that being our fatalistic destiny instead of saying, "I executed wrong, let's try again, I've got to adjust and recalibrate."

Even an airplane flying across country, if you let it to its own devices, would go off track. **There's no one and nothing I've ever seen be great or be monstrously successful the first time at bat.** But most people want to be Casey at the bat. When they strike out they basically want to take their ball and go home,

and it's tragic really because so many people who could enjoy such a richer, happier, and more successful life; such a greater body, such a greater marriage, such a greater sexual life, such greater self esteem, drop out the first time it doesn't feel good or the first time it doesn't look good or the first time they don't get the feedback they want or the first time they feel awkward. That's what I think, does that make sense?

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**Janet:** Absolutely.

Jay, I keep thinking of this question, if you imagine that our readers are your biggest client and they've hired you to make their life the most successful it can be, what questions would you ask them to ask themselves to realize their dream?

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**Jay:** The first is I want to know why they have the dream. Sometimes I'll see somebody who's got the desire to have the

fastest growing business in the world. I'll say, "Why do you have that desire?" They'll say, "I don't know." Then I'll ask, "Is it because you need acknowledgement, because you have a weak ego, because you have low self esteem, or because you want that business to create great wealth or great income?"

They probably hadn't thought about it. If they did answer, the former, I'll say, "Well, what would get you that acknowledgement easier, faster, with less effort? Let's examine the options and the opportunities and the alternatives." **Most people don't have a clue about how many easier, faster, safer, more enjoyable ways there are to get to their goal, because they don't know what their goal really is and they don't know why they have it.**

A lot of people that want to have a big company only want to do it because they want to make a million dollars. If I can show you

easier, faster, safer, less stressful ways to make the million dollars with ten people instead of a hundred and ten, would that satisfy you? Maybe it's not what you want, but **you should get clear on why you want something.**

**What is it you want, why do you want it, what alternatives can give you the same thing or better, easier, faster, safer and more enjoyably? That's the first thing I would ask. That goes to career also.**

**Next, is what are you willing to give to the marketplace in order to get it, because there is compensation for everything. You don't get unless you give.** Most people don't realize it - you want to be massively successful, what are you going to give to the world, what are you going to give to your employer, what are you going to give to your wife, to your husband, to your children, in order to get it? That's a really profound and very provocative

question. Does that make sense?

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**Janet:** Absolutely.

You have a reputation Jay, of helping people create phenomenal results, we all know that. Yet, the advice you're giving doesn't sound like hard, practical results or even steps, so how do you get from all of this attitude stuff to results?

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**Jay:** Well, when you get into the business-building dynamic, it's surprisingly simple. There are a couple of realizations that if you'll make that, everything else will fall in line. Here's something that's tangible and specific. There are three ways, and only three ways, to grow any business and really any career.

1. In business, you add more buyers - more clients;
2. you get them to spend more money or buy more things; and
3. you get them to come back more often or get more utilization or utility or repurchase value out of them.

In your job, you get more admirers or more devotees or more fans or more influence or more points of influence, you get people to turn to you to do more things that they're dependent on. That will always produce greater income.

In making money, most people have only one approach that they depend on, and it's very limited and very linear. I try to build multiple pillars of income for people - multiple streams of income. In the business arena for example, most people have one revenue or income-generating or buyer-generating process. I have most people get eight or nine and they multiply their success radically.

There is a concept called the “**strategy of preeminence**” that I teach. It takes about two hours but I will give you the ninety-second version.

**First**, you establish yourself and

your relationship with everybody as their most trusted advisor. As their advisor, your job is to give them the best reason, most heartfelt external perspective on what's best for them. You have a “you” attitude, “you” meaning “them” and not yourself. Always focus on them.

**Number two**, you try to put into words the gnawing feelings, the desires, the frustrations they feel that are never verbalized.

**Number three**, you tell them the truth as you see it.

**Number four**, never let them do things that are not in their best interest.

**Number five**, you tell them what you see life to be in your own words, and you don't hold back even if they won't like you for it, because you see yourself as their most trusted advisor.

**Number six**, I told you, you fall

in love with them, not your business or your product.

**Number seven**, realize that it's not what you say that makes people buy from you, that makes people hire you, that makes people give you raises, it's how much more value you can give them that they desire, prize, and really want.

**Number eight**, you make yourself stand out as the only viable solution that they've got, to a problem that you alone understand and verbalize, or an opportunity that you alone see and can really put words to.

**In addition** to that, you stop working harder for your business or your job then you let the business and the job work for you. You do that by understanding how to harness the power of geometry. Geometry is harnessed when you let multiple activities work together to produce a

geometric or exponential result. It will take me too long to explain it.



**You will find that in order to be successful you have to first want to make other people successful, in order to be loved, you have to first love, in order to be interesting you have to first be interested. The mere opposite of what you want is what you have to give first and then you will get back the desired result or outcome in droves, does that help?**

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**Janet:** Yes, thank you Jay.

What other advice can you give our readers to help them find their passions and create balance in their lives today?

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**Jay:** Stretch, ask a lot of questions, examine a lot of different realities. We used to do seminars where we'd have five, six or seven hundred people there, and they would pay me \$5,000 to \$25,000 apiece.

The first thing I would do on the second day is go around the room and ask them what they absolutely love. Usually people love something, they love to eat, they love to watch sports, they love to have sex, they love to do something, maybe they had a hobby.

Whatever they loved I'd make them do something polar opposite. If somebody liked macramé I'd give them a book on wrestling or on tattooing or on fly fishing, or I'd give them a magazine about it and make them read two chapters or two articles

and come back and report to the rest of the room something absolutely fascinating and remarkably interesting about that. This would help them to see how much more there is to life, how many more facets and elements and possibilities.

I would say to everybody, experience a lot more of life, observe a lot more facets, examine how many different ways or facets of fun, of happiness, of purpose, of enrichment there are, other than the one's or the two's or the three's that you have allowed yourself so far. Don't be judgmental, be observational, be clinical, just observe for a while, and it is impossible not to have it penetrate your soul and your heart. It can't not work.

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**Janet:** You know we believe strongly in intention to manifest outcomes, so what is your current, most important project, Jay? And what intention would like us here at Healthy Wealthy nWise, as well

as our readers, to hold for you?

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**Jay:** I have three intentions. First of all, I have not been as wonderful a husband and father as I could have been, and I would really like to be world class at that. My idea of world class is moot and irrelevant, it's what world class translates to for the ones that I want to do it for, so I have to be able to be externally focused.

Number two is, I want to basically make everybody in the world see how much more is possible for them and from their efforts and their opportunities and their daily expenditures of energy and effort. The tragedy in life is how little they accept.

I think you had Bob Proctor on - I saw his picture on one of your magazine covers. I like when he said, "Most people in life struggle, totally and obsessively, with the wrong non-verbalized questions."

They're constantly challenging and questioning themselves on the issue, 'Am I really worthy of the

goal that I set? Can I really be more successful? Can I really be happy? Can I really be a good husband, a good father, a good friend, a good lover? Can I really have a business that's successful? Can I really expect to gain financial security? Can I really ever hope to live in a bigger house? Can I ever hope to get rid of this weight? Can I ever hope to be loved by somebody?'

He said those are absolutely the wrong questions to ask.

The right question is not, 'Am I worthy of the goal,' but, 'Is the goal worthy of me?'

**When you realize how much more you can do, how much more you can impact, how much more you can contribute, how much more you can achieve, how much more you can enrich people at all levels - tangibly, intangibly, spiritually, emotionally, physically - by your body of work, by being on this planet, by interacting, you are going to raise the bar,**

**you're going to knock out all the false ceilings.** My goal is to do that for a lot of people, so you want to wish that for me, you want to manifest that? That's cool.

My third goal is absolutely to manifest in this intention, I want this expenditure, this contribution, this commitment, and this transference of an hour and a half of my life to some number of thousands of people to have made a difference. I want it not to have them feel good or warm or fuzzy or smile, I want them to do something, I want them to transform themselves, I want them to forever be haunted by my message and have it compel them to take the continuous little, easy steps forward.

When they have a little setback or a big one, to dust themselves off and go back in the ring and keep pursuing their goal and not have it be self consumed but have it be externally focused because that's the greatest accelerator and enhancer of achievement, of

fulfillment, of enrichment you'll ever get.

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**Janet:** Jay, it's so clearly easy to see why you are such a giant in your field by the degree of heart that you put into this hour that we've had together. Let me ask you one last question, what is the single most important idea you would like to leave our readers with?

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**Jay:** That the biggest reason most people don't achieve the enrichment on both financial and emotional levels is their self-focus. It isn't about you, it's about everyone else, and when you make everyone else's life better, your life automatically opens up and expands monstrously. It's about falling in love with other people and what you're doing for them, and about getting clear about what your life is all about.

How in the name of whomever you hold dear can you expect to get anything more if you're not

clear about what it is? It's like saying, "I'm sitting here, Janet, and I'm trying to go to some place in Northern North America." It's like saying, "I don't know where I am now, I don't know where I'm going, I don't know how I'm going to get there."

As opposed to saying, "Janet, I'm in Los Angeles. I want to be in Chicago and I want to be there in five hours. I know that there are a lot of options. I could drive, I could take the train, I could take a jet, I could take a private plane or I could take a helicopter." With all these options, nobody on this call has the right to be disappointed with anything in their life, if they haven't first and foremost gone through this process.

**It's audacious and ludicrous to flagellate yourself for what you haven't achieved if you don't first go through this very clarifying, expedient and absolutely immutable and unerring process of focusing on**

**others, that will get you whatever it is you want faster, easier;** and you won't just achieve it, you will easily and profoundly exceed whatever you set for yourself if you turn your attention outward.

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**Janet:** Jay, thank you so much.

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**Jay:** You're welcome. You do know this is not what I usually do and this is not the topic that I usually talk about.

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**Janet:** I know, and it was so fun to talk to you about this, I tell you, and it was very, very interesting to see where it would go. So thank you so much for playing with us this evening.

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**Jay:** You're welcome. I hope I took some topics on a different perspective or plane of reflective consideration. Everyone all says the same thing the same way. I hope that I have said it a little

differently.

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**Janet:** Oh absolutely, thank you again too, for sharing with everyone.

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**Jay:** You're welcome. ■

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# Dr. Stephen R. Covey – Leading People From Effectiveness to Greatness

*An interview with Dr. Stephen R. Covey*

BY: JANET ATTWOOD AND JACK CANFIELD



**Janet:** Hello, everyone. Welcome to the [\*Passions of Real Life Legends\*](#), sponsored by [\*Healthy, Wealthy nWise\*](#) magazine. My name is Janet Attwood and I'm the author of *The Passion Test*.

Tonight I'm honored to have my dear friend and colleague, Jack Canfield, co-creator of the Chicken Soup for the Soul series as our co-host.

**Jack:** It's my pleasure to be here. Thank you very much. I love you guys and I really appreciate what you're all trying to accomplish in the world and I know you're doing passionate work.

**Janet:** Thank you.

**Jack:** I'm thrilled this evening to introduce to all of you on this call tonight's guest, one of the great thinkers and influencers of our time. In 1996, Dr. Stephen R. Covey was recognized as one of *Time* magazine's 25 most influential Americans and one of Sales and Marketing Management's top 25 power brokers.

He is the author of *The 7 Habits of Highly Effective People*, which has sold over 15 million copies in 38 countries and in 2002, *Forbes* magazine named this book one of the top 10 most influential management books ever.

Dr. Covey's latest book, *The 8th Habit: From Effectiveness to Greatness*, is required reading for all of our readers.

Stephen, it's a great pleasure and honor to have you with us this evening. Thank you for joining us.

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**Dr. Covey:** Thank you, Jack. I'm really excited by it.

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**Jack:** Today, we're going to be talking about your new book, and in it, you refer to passion as one of the "four intelligences" of the 8th Habit. Will you please explain what these intelligences are and what their significance is for our readers?

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**Dr. Covey:** Well, most people think that intelligence basically is IQ, in other words, of the mind. But research has demonstrated for many, many years that there are other forms of intelligence. For instance, the body itself, 70 trillion cells right now are digesting people's food, fighting disease and doing all kinds of other things, and we're not even consciously thinking about it.

Even doctors know that they don't heal, it's the body that heals. The doctors will facilitate or try to remove obstacles, but

basically the healing process is done by the body and the intelligence inside the body. It is an absolutely brilliant machine.

We all know about IQ, which stands for intelligence quotient, which measures the mind's power to analyze, to reason, to use logic, to use creativity and so forth. EQ, or emotional quotient, before 1980, was called "Brain Dominance Theory."

So the left side was more the IQ side, the rational, logical mind, and the right side was more what is called today "emotional intelligence," dealing with intuition, creativity, sensing, holistic thinking. It is not time bound, it doesn't think linearly. It just is a whole different world of thinking.

Now, since the research of the last 25 years has gone on, there's extensive data to show that EQ, which deals with emotional intelligence, deals with self awareness, with empathy, with

social skills and so forth, is much more important than IQ

The final one is SQ, which stands for "spiritual intelligence." This used to be kind of fringy, but no longer. I just finished reading my sixth book on spiritual intelligence, and it has become mainstream. There's tremendous empirical data to show that inside of us is a deep need for meaning, for a sense of adding value, for a sense of our life mattering, that it really is significant.

Also, there's a need for integrity, for living by our conscience, by principles, by those universal principles and values that belong to every religion and every major culture and every philosophy and psychology that has endured.

**So those four intelligences, PQ for the body, EQ for the heart, SQ for the spirit and IQ for the mind, when they join together, there's a synergy**

**that results, and in that synergy, where the whole is greater than the sum of the parts, is really the highest form of passion and intelligence and enthusiasm.**

**In fact, enthusiasm basically comes from the Greek root en theo, “God in you.” So there are these four intelligences, that overlap.**

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**Jack:** So since this series is about passion, speak a little more deeply about the role of passion and how it’s played out in your life. And why is it so important for someone to know what they’re passionate about?

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**Dr. Covey:** Well, I think it was Emerson who said, “Nothing great was ever accomplished without enthusiasm,” which is perhaps another word for passion.

Tomorrow I’m going to be training a group of leaders for a very large international

organization, \$10 billion sales. I’ve been preparing and studying their materials and studying their problems and their challenges, and the more I study it, the more I have conviction about what I’m going to teach them.

So when I combine together my convictions with their need, and also by empathizing with their people, I find that I totally lose all fear because I get so deeply passionate about my convictions in meeting their needs.

I only have an interest in helping them and in serving those needs. So it is not something that is artificial or forced, it’s kind of just like a well of water that just springs up inside you after you’ve primed the pump a little, and then it just flows and it’s almost hard to turn off. I feel so genuinely excited about what I’m going to do.

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**Jack:** It sounds like it flows out too, of the relationship that develops between what you are and what they need to do and then it comes out of that relationship. Is that true too?

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**Dr. Covey:** Absolutely. I’ve come to learn that culture, which has to do with the quality of relationships and the norms and mores that govern people and organizations, that once you come to understand culture through real deep study and analysis, you start to discover that everything depends upon the quality of relationships.

If they’re really synergistic relationships or if they’re adversarial relationships, or if they’re what I call transactional relationships --that means where you go in and buy gas and you give money and you get gas, that’s a transaction -- or a transformational relationship, where you actually interact with another person in such a

genuine way in coming to understand their needs, and your own mind has been influenced powerfully, so you're not just doing your shtick on them.

You're literally influenced by them, almost like a physician would be when they come to a good diagnosis of a disease. Then you'll find that there is a natural fire and enthusiasm to meet that need. It just comes naturally. It's not forced, it's not psyched up. It's kind of just an intuitive, inward welling or swelling inside you that we could call passion or enthusiasm or excitement.

**And then when you start to interact with them, and as the interaction takes place, you begin to learn more and then they learn more, and then you overlap your vulnerable part with their vulnerable parts. Something magic happens, and there is a passion and enthusiasm that happens in the relationship itself.**

**And you would never badmouth that person behind their back, which is a very common thing in life where you have transactions. But where you really have a transformation through the building of trusted relationships, there is no way you would badmouth a person. You would instead be true to them behind their back.**

**When that happens, you've got mores and norms in the culture that transcend rules and laws, and you don't need them. Instead, you can begin to lead and manage through purpose and principles, and then you empower people and unleash their talent. Then they find their voice and their passion and they get excited.**

That's what happens inside these cultures and inside these organizations. For instance, the organization I'm working with tomorrow, they're trying to put

together one big team so that this natural passion emerges.

Well, they don't have the skill set of how to produce synergy, and that's why I'm going to focus on that, but they do know a little about the idea behind it. I'll tell you, when it happens, there will be a natural fire and enthusiasm, a passion, that will take place inside that culture.

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**Jack:** I'm sure most of the people listening here have had either themselves, a friend, or somebody who's had the experience that when they were finding or expressing their voice and working with the expression of their own individual uniqueness, their own core genius, unique abilities and so forth, that often they felt like they were in competition with the needs of the organization, that somehow they didn't blend.

How do you get this unique individual unfoldment that often feels in conflict with the needs

of these large corporations to move? How do they interrelate? How does that interact?

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**Dr. Covey:** That's a good question because most people take an outside-in approach to that question. That is, they want their boss to change or they want the structures and systems to change, to make it more conducive for them to find their voice and unleash their talent and passion.

But the key is inside-out. You don't build your security on the external world and external conditions and your boss's opinion of you, and whether or not you're being encouraged or supported, otherwise you get into "victimism". When you get into victimism, you give your future away. You lose your passion, you lose your enthusiasm.

You literally are letting yesterday hold tomorrow hostage, and that is a very

common thing with most people. It really is, Jack. It's not until a person accepts responsibility, which I call Habit 1. They take responsibility and take initiative. Okay, so let's say they have a bad boss, and let's say they have bad systems and structures.

The thing they do have is a competitive environment, and if they, in their own small circle of influence can use their passion and their talent to exercise some freedom, some creativity in that small circle of influence successfully, little by little, in most cases, the pragmatic truths will convert the cynics.

In a few cases, they may decide to go elsewhere, or they may decide to seek a different position in the same organization. **People can be very creative and very imaginative about how they do this, but I'll tell you, people that are full of initiative and who don't get**

**into the blaming and victimism mentality, they'll find their voice. They truly will, and they will find an opportunity to have that voice meet a relevant human need. People who say they can't are into victimism.**

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**Jack:** So basically what you're saying is that if you let your unique ability out, your creativity, your passion, then you're going to start producing better results, and those results are going to be what impresses people to say, "Wait a second. Maybe we need to pay attention here. What this person or this group is doing is working, so let's give them more freedom," or even, "Let's learn from them."

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**Dr. Covey:** Exactly. In fact, here's an actual experience I had. I was training top insurance agents one time, and they were all complaining about the

terrible training programs of the company. I said, “Well, why don’t you change them?”

They said, “Well, what do you mean?”

“Well, you’re not happy with these training programs. You feel that they’re just a big laser beam show and there’s no sharing of best practices. Why don’t you change it?”

“Well, that’s not our role.”

I said, “Look, you’ve argued for your weakness. Now it’s yours. You’re not a victim. You’re the top general agents in the company. You could make any presentation you wanted to, to the top decision makers, and if you make that presentation wisely, in other words, make their point for them better for them than they can, or as good as they can, first, before you make your point, you’ll become a change agent.”

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**There are other levels of initiative to be taken. The key point though, is not the seven levels of initiative. The key point is that you get out of victimism, and you start tapping into your own sense of what is right, and let that feed your enthusiasm and your passion.**

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**Jack:** I believe real love really stands in the support of one’s true potential, not in making people feel comfortable. A lot of our listeners have told us that even when they know what their talents and passions are, they often find that they still have fear, and that that fear blocks them from moving forward. How do you advise people to overcome that fear and move forward?

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**Dr. Covey:** I think you have to conclude that there is something more important than fear, so that even though you may be

fearful, you subordinate it to a higher purpose. And if that higher purpose is one that excites you, that gets your passions going to where you really feel it is right, and if you start giving yourself to it little by little, you’ll find that your fear will gradually recede, because you’ll become so concerned with other people and so less self-conscious, that little by little, and it does come patiently and with real effort, but you overcome it.

I’ve found, for instance, the illustration I used earlier that, if I talk to a person in the audience and genuinely empathize with their mindset, I lose all fear in my speech. Initially I have some, but then I get so consumed with purposes being more important than the fear that the fear literally subsides over time.

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**Jack:** In the next *Passions* interview, Chris is going to be interviewing your son,

Stephen M. R. Covey.

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**Dr. Covey:** Oh, great.

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**Jack:** Yes, and your son has written and spoken about the speed of trust in relationships and business and leadership. By way of introducing us to your son and his work, could you talk about the speed of trust and why this is so important, just to give us a little segue into where we're going next?

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**Dr. Covey:** He really has drilled down on that subject, Jack. He'll go into both character and competence and he'll show that true trust over time comes through what you might call, a legacy of consistent results that convince other people that you are the real thing. That it isn't your words, it's your nature, it's your character, combined with your competence together, and

that once you have that, it's faster than even the Internet.

In the Internet, you can make a mistake and you have to live with it, but where you have high trust relationships and you make a mistake, people will forgive you instantly. They know what you are. They know that you made a slip of the tongue. They know that you may not be politically correct all the time. That makes no difference, because they know your heart.

They trust you. They've had experiences with you all the time. And what I call the emotional bank account has got huge, huge deposits in it, so that a few small withdrawals mean nothing. And you can communicate almost in shorthand with those people

I have certain relationships that we hardly even have to finish sentences, because the nuance communication is so real and so instantaneous, and it's amazing how synergistic and

how creative, "Oh, yes, I see that!"

"And then what about this idea?"

"Oh, yes, but I don't know about that."

"Well, what about this one?" They just build on each other's ideas and it's amazing to see people that can talk in shorthand with each other. And you see the speed of trust, and you also see the enormous cost.

And Stephen, my son, will get a lot into this, the enormous cost that you pay with low trust, and that it is the number one tax that far exceeds all of the other taxes and all of the other labor costs that you have. If you have low trust, every decision will be questioned. Your motives will constantly be questioned. People will operate on hidden agendas.

You'll have the fruits of disempowerment, misalignment, inevitably people will not be on the same page. The costs are enormous when you have low

trust and it slows down things profoundly.

And Stephen is the one who really helped my business be successful because I'm kind of a top line person, but he understood both the importance of the top line and the bottom line, and so he made the business profitable, because he understood cost control and the management of things, as well as the leadership of people.

He also is a person that inspired such trust that people would charge the hill for him. They would do anything for him. So what he's talking about, and I'm glad you're going to visit with him, because you're talking to a person who really has lived this and knows it, and has built - I know it sounds like a prejudiced father, but you would talk to almost anyone who is associated with him - they'll say essentially what I'm saying right now.

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**Jack:** If there was one, single idea that you'd like to leave our readers with, what would that be?

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**Dr. Covey:** I would say **listen to your conscience. Start very small, make and keep a promise. Inwardly, people know some things they need to do right now. Everyone does. I do, you do, everyone does. If they will just make a small promise and keep it, at least a small promise, and prove they can do it.**

**Then make a little bigger promise later on and keep it; then a little bigger one. Eventually what happens is that your sense of honor becomes greater than your moods, and when that happens, you'll discover the true source of power, and that's moral authority.**

Gandhi had it, and he was the father of the second largest country in the world with the largest democracy - he never

was elected, never was appointed. Parents should do this.

I would say one other thing to parents: Learn with your children to affirm their worth and potential so clearly, they come to see it in themselves. Don't pay much attention just to weaknesses and behavior. See, in your mind's eye, the tremendous potential, latent.

What I do often, when I teach this stuff, is I use a match, you know, and you have to take discipline, or friction, to light the match to unleash the tremendous power of that match which can destroy a building or give light to a dark place, or whatever. And then I take another match, and when you draw the two matches together, so the person feels, "Yes, you're sincere. You genuinely do care. You are a servant leader, and you're affirming me," as that warmth gets closer and closer,

then it ignites the flame in the other.

Then if you take that next match and light a candle, so that you institutionalize the capacity to make this sustainable, and you build it into the structured systems and processes of an organization, in a family, for instance, the key to a whole family culture is how you treat the child that tests you the very most.

**And if you can show unconditional love to that one, the others will grow up with an abundant mentality, and not a comparison-based identity, where their sense of worth comes from being compared to other people. So I would say really affirm other people, their worth and their potential, and that's the essence of true leadership.**

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**Janet:** Jack, it was just an honor being able to listen to both of you. So much profound

knowledge. Thank you so much for being our host.

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**Dr. Covey:** I want to thank both of you very, very much, for this great thing you're trying to do to help people. I appreciate being part of it. Thank you.

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**Janet:** Stephen, thank you for sharing, as Jack said, your profound depth of wisdom with us tonight. It's no wonder you've been called one of the most influential thinkers of our time. As we said at the beginning of this interview, each of you will want to get a copy of *The 8th Habit*, and if you're truly committed to discovering and living your personal best, may you run out today and order it immediately.

We look forward to being with all of you again, and remember, you are unique. No one else but you can give the world your unique gift. Our hope is that these interviews will help you to

discover your passions and live your personal destiny. ■

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**Janet Attwood and Jack Canfield**

# What is the Speed of Trust?

*An interview with Stephen M.R. Covey*

BY: CHRIS ATTWOOD



**Chris:** We are very fortunate to interview a man who is extremely well-respected in the business community. We had the great pleasure to introduce and interview his father on our last Passions of Real Legends call. We are interviewing Stephen M.R. Covey, the former CEO of Covey Leadership Center, which, under his tenure, became the largest executive development firm in the world.

As CEO of the Covey Leadership Center, Stephen grew revenues over 100 percent, from \$55 million to \$112 million, and he increased the profits of that company by 12 times. The company, when he took over, was valued at \$2.4 million, and within three years, he had grown shareholder value to \$160 million, in a merger that he orchestrated with then Franklin Quest to form Franklin Covey.

Stephen M.R. Covey was personally responsible for the strategy that propelled his father's book, Dr. Stephen R. Covey's: *The 7 Habits of Highly Effective People*, to the number one, best-selling business book of the 20th century according to *CEO* magazine. He has now recently co-founded his own consultancy, CoveyLink, and is recognized as a leading authority in creating high-trust, high-performance organizations.

He's in the process right now of writing a new book entitled *Business at the Speed of Trust*, which will be published in 2006. Stephen, it is such an honor and a pleasure to have you with us tonight.

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**Stephen:** Well, thank you very much, Chris. I'm absolutely delighted to be here.

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**Chris:** We would like to begin with the theme that we have for "The Passions of Real Life Legends," and ask you how it was that you personally discovered your passions, the things that are most important to you in your life? How did that happen?

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**Stephen:** I really discovered these twice, and the second time, knew it even better than the first time. The first time, I had spent a few years doing a variety of different professional work assignments. I'd been a real estate developer with a great real estate development company. I'd done a little bit of investment banking.

I enjoyed these activities, and I enjoyed the excitement and the deal making and the like from

them, but I still sensed that there was much more that I could be doing, that would fit my personality even better. I remember what my father said, when he was trying to convince me to join with him after he had launched Covey Leadership Center.

I had just finished my MBA, and I was considering returning back to real estate development. My father posed to me a great little statement that kind of struck me and got me thinking. He said, "Stephen, that's great if you want to do real estate. Nothing wrong with that. It's exciting, it's fun; you're good at it. But do you want to spend your life building buildings or building souls?"

It struck me that - nothing wrong with building buildings, it's exciting work - but the chance to impact people and to really help people create and develop their own potential and

to manifest this in their lives was very appealing, and so I said, "You know what? I want to focus on building souls and building people, and the organizations in which they reside."

I made that move then and really ran with that for many, many years, and helped build Covey Leadership Center into, as you mentioned, the largest leadership development company in the world. After the merger with Franklin Quest to form Franklin Covey, I stayed for quite a while and stayed on with the new company, but then over time, decided I wanted to do some new things.

So I launched out on a number of different entrepreneurial ventures. Again, all of them were very exciting and interesting, very stimulating intellectually, but I recognized, after having experienced the work that I'd been doing with

Covey Leadership Center for so many years, that something was missing.

This time I knew it because I'd experienced it before. What was missing for me was that I needed to have all of my needs met, and the need that was missing was I wanted the work I was doing to matter, to make a difference - not just to make money and not just to have fun, and not just to develop my talents.

All of those things were very important to me, but I also wanted to make a difference in people's lives. So it's learning through living, that I've come around to understand and really follow and run with that I consider to be my passions.

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**Chris:** You talk a lot about the speed of trust. Can you explain, a little bit more in detail, what you mean by that?

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**Stephen:** Well, here's an illustration. Warren Buffett, who's the CEO of Berkshire Hathaway, always writes a management letter every year with his annual report and his management letters are studied widely in business schools and elsewhere in the country and around the world.

A year ago, in his management letter, he talked about the big acquisition that his company, Berkshire Hathaway, did of a \$23 billion company that they bought from Wal-Mart. This company was McLane Distribution Company, \$23 billion in revenue. Now, Berkshire Hathaway is public. Wal-Mart is public. So these are two public companies.

They have all the requirements of the public marketplace; all the scrutiny, et cetera. But to make this deal happen, it took place in a total of a two-hour meeting, and then 29 days later, Wal-Mart had their money from Berkshire

Hathaway for a \$23 billion transaction. Berkshire Hathaway did no due diligence, and Warren Buffett said, "I trusted Wal-Mart, I trusted the people I worked with. I knew everything would be in exactly the order that they said it would be, and it was." He said, "We did no due diligence," and in 29 days they did this deal.

In most mergers of this size, we're talking several months, if not six, eight, ten, twelve months to close a deal like this, with armies and teams of accountants, CPAs, attorneys, et cetera, that come in and do all kinds of due diligence to verify, to validate, and it takes a lot of cost and it takes a lot of time.

But the idea of the speed of trust is literally, both speed in terms of actual time that you can do things in, and also speed as a metaphor, to mean benefits, results, dividends that are abundant; and the fruits of high trust and the speed at which

you're able to move, and the benefits that are produced.

In this case, a deal was done in 29 days, start to finish, out of a two-hour meeting, because there was high trust in the relationship between the CEOs of these companies, and the fact that they would not do anything wrong to the other. In the long run, that would not be sustained by such high-profile individuals and companies. What an amazing ability to move, and speed.

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The amount of time and energy that's wasted and spent in these other agendas is extraordinary, and it's characteristic of low trust, whereas high trust is the opposite. Things are open, they're on the table, there's no hidden agenda. It's transparent, and you're able to move with extraordinary speed. So it applies

to the big boys and gals, and it also applies to basic, day-to-day relationships.

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**Chris:** As we mentioned earlier, the title of this interview series is "The Passions of Real Life Legends," and in your father's newest book, *The 8th Habit*, he talks about these four intelligences, which are key to an individual finding their own unique voice, or expressing their own unique, personal significance. Those are body, mind, heart and spirit.

I know that trust is wrapped up in these somehow, so could you share with us what is the role that trust plays in allowing an individual to find and express their own unique voice, or to say it in different words, to live their own personal destiny?

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**Stephen:** Great question. I think there are **two key things that trust impacts profoundly here, as it relates to our own**

**uniqueness and our own missions and destinies. The first is this: that we live today in an interdependent, inner-connected world.** I'm not just talking about being wired and the fact that it's a wired world and we're all connected that way. We are, but everything affects everything else.

It's an ecosystem, and it's very interdependent, and there's very little that's truly isolated. It's a global economy, and changes that are taking place in India affect things in the United States and vice versa, and all over the world. In this interdependent world, there's a premium on working with people, with multiple stakeholders.

By stakeholders, I mean those that have a stake in your success and what you're doing, what you're all about. So these are customers, investors, suppliers, shareholders, employees, reports, influencers, people you work with, people you want to

influence. **Relationships are at the heart of interdependence.**

**Trust is truly the key, the glue, that makes relationships work, for the reasons we've been discussing. It increases speed and decreases cost time and again. Relationships are at the heart of this interdependent world that we're living in, and that's just the reality - that we are living in this world.**

So as people are looking to live out and express their own unique voice, it generally is not only isolated to them. It might be through them that they want to impact, affect, work with, influence other people, in some way, and the key to that interdependence is relationships. The key to relationships is trust, and building relationships at the speed of trust, and carrying them out that way.

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**Chris:** How does one go about building high-trust

relationships? How do you go about being able to take advantage of that trust dividend, rather than having to pay the tax that comes with low trust?

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**Stephen:** Once you make the case, people get the case. Do you know why they get it? Because they experience it, they have it in their own lives. **Carl Rogers said, "That which is most personal is most general," so all of us have experienced relationships of low trust and relationships of high trust. All of us know that, so it applies across the board, generally, to people.**

We get it. Once we frame it this way, then we say, "I get it. Help me now improve it." The process of building trust is an interesting one, but it begins really, with yourself, with what I call self trust, and with your own credibility, your own trustworthiness. If you think about it, it's hard to establish

trust with others if you can't trust yourself. Trustworthiness is really the foundation upon which relationships or trust is built.

**I call this self trust, building individual credibility. Basically, there are two dimensions to how trust works and how this individual credibility works. These dimensions are these: first, there's character, second, there's competence. Both are vital to building trust with others. Both are vital to building self trust.**

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**Chris:** I want to go back to what you touched on briefly, for a moment, this idea of character. Competency seems to grow, both from one's individual talents and from one's training. Character seems to be rooted much more deeply in our

upbringing, in many different factors.

You've touched on this idea that trust within families is just as important as trust is in the work environment, but I wonder if you could explore what is the role that family plays in this ability to have the kind of character that creates high-trust relationships, and in particular, I wonder if you could really make it personal, and share with our listeners what it was like to grow up in the Covey family, and how that contributed or not, to your own ability to understand and be able to build these high-trust relationships.

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**Stephen:** That's a great question, because there's no question that **we first learn about trust in our homes and our families. We start with a basic, implicit understanding of it, and we extend trust rather easily, usually as young children.**

In fact, right now, I have a two-year old, and I have an 18-year old. You talk about the two extremes - right in my own home. My two-year old, she trusts me implicitly. If I ask her to jump into my arms, she will jump into my arms and I will catch her. We start learning trust at that age. We learn it and understand it.

With my 18-year old, I'm trying to teach him that he needs to earn our trust to gain privileges. So if he's going to go out at night and there's a curfew, I expect him back at the curfew time, and if something holds him up, he needs to call. There's no question that we learn this trust in our homes, as well as in society, but our homes are probably our first experience with this, as we learn about it.

As I grew up, I was very blessed and fortunate to grow up in a home where both my father and my mother were great models of this, and both

teaching us integrity and teaching us the idea of making a difference and making a contribution in life, but also the way they interacted with us, actually, really did build trust.

I'll give a brief example. A popular story, for those that have read my father's book, *The 7 Habits of Highly Effective People*, is the story of "Green and Clean." It's the story of my father training me; I was a young child at this time, about seven years old, and my father was training me how to take care of the yard, and how to make sure that the yard was green and clean.

That was my job. I could do it however I wanted, but my father recommended I might turn on the sprinklers because that would help, but he said, "If you want to use buckets and just bucket the lawn, you can do that too," but that probably wasn't very smart. He taught me the idea was - you achieve results.

The result here is I want a green yard, and clean. It was up to me on how to do it, but he gave me some good ideas on how to do it.

At the time, I was rather young. My father uses this story to talk about how he was teaching stewardship delegation and he was delegating to me results, and the responsibility to take care of that. And that is true. It was stewardship delegation. My father's also talked about this in terms of being a win-win agreement, that he was teaching me that if I did this, here was my win, and here was his win, and it was a win-win agreement.

Do you know what, Chris? **What I remember, because I was just seven years old, was that I felt trusted. I felt an extension of trust from my father to me, to take care of this yard. I was too young to care about money at the time. That didn't motivate me.**

**What motivated me was I didn't want to let my father down.**

**I wanted to come through. I wanted to show I was capable and responsible of doing what he felt like I was doing. What he was giving me was this responsibility to take care of something. I felt trust. That motivated me. He extended it to me, and it inspired me and built in me a sense of responsibility and stewardship and integrity that has stayed with me throughout my life and now I'm trying to pass it on to my children.**

I think we clearly learn this in the home, both the character dimension of trust, but also how to extend trust, how to expand trust, and how to be a good model of this trust. The modeling is so important. **Example is the greatest way to influence another person, and then the relationship on**

**top of that, and then finally teaching.**

**I think teaching is third. I think example comes first, then relationship, then teaching, because example is seen, relationship is felt, teaching is heard. People tend not to hear until they see and feel, and that's what happened with me. I saw and I felt trust in my home. Then, that enabled me to hear, because of what I was seeing and feeling.**

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**Chris:** One of the things I'm hearing is that the process of building trust is a process that takes place over time, with increasing levels of trusting involved at each stage. So, as we see that an individual or an organization is increasingly trustworthy, both in terms of character and competence, then we feel more confident to extend greater trust. So, it's a

process that takes time, it sounds like?

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**Stephen:** It is a process of taking time and of going through this and getting to know people better and their strengths better, and the task, and trying to match this up. There's the whole mind set that you go into business and into life with, and that is, 'Can I trust other people or not, and do I want to trust other people or not?'

**People want to be trusted. It brings out the best in them. It's an extraordinary form of motivation. When people don't feel trusted, when they don't feel like their boss trusts them, and then it actually is a de-motivator and is discouraging. Then they are more apt to leave and go somewhere else, and do other things.**

It doesn't bring out the best in them at all. It doesn't bring out their passion and their talents

and creativity. It's very important to have a desire and intent to try to seek the trust of other people. You just don't want to get ahead of yourself with extending too much trust beyond their competence or their character.

Your results will be better when you have the mindset of: business is better by releasing people and their talents and capabilities, than if we don't. I remember Robert Galvin, Jr., the CEO of Motorola, who took over from his father. He did a great job and he said he was asked this question: "People ask me how I'd had the interest and the zeal to hang in there and do what I've done. I say, 'Because my father treated me with very stern discipline. He trusted me. I'm stuck. I've got to see the trust through. He trusted me. I trust other people, and they do the job.'"

So, the whole idea was, trust is a great form of motivation - of

releasing talent, energy, passion - of releasing your own energy and passion by being trusted and also by extending trust to other people. You just want to make sure you do it with wisdom and understanding this idea of character and competence, and you've got to match them up. What's the competence needed to perform the task at hand?

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**Chris:** I know you do a lot of work with organizations, and we've talked about the role that family plays. What's the relationship between families and work team environments? How does the trust or lack thereof that one grows up with, express itself in a work team environment? Or how does the trust or lack thereof, actually show up in this work team environment?

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**Stephen:** You see it in work environments all over. In fact, again, the data is overwhelming

that we actually have a crisis of trust in organizational life. This Watson Wyatt survey showed that only 39 percent of employees trusted their senior leaders. If you don't trust the people that are running your company...

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When I was running Covey Leadership Center, I didn't have answers for everything, and I'm not giving myself as a great model of this. I struggled too, but **I've learned creating transparency and confronting reality are two quick, easy ways that any of us can increase the trust in relationships and with our teams and organizations.**

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**Chris:** This has been such a pleasure, and I have to say, I could go on talking to you for a long time. We're coming close to the end of our time together. At

***Healthy, Wealthy, nWise,*** Stephen, we believe strongly in the power of intention to manifest outcomes. We would like to ask you what your biggest current project is, and what intention would you like us, here at ***Healthy, Wealthy, nWise,*** along with our readers, to hold for you?

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**Stephen:** I'm excited about this work I'm doing on trust, and the biggest project is really this: that I'm building what I call a "trust practice." The whole idea is to focus on helping individuals and organizations build trust, create trust, grow trust with all stakeholders that they interact with, in order to improve business results and their own personal results in their lives.

Part of this includes a book that will be coming out on this that will probably be called Business at the Speed of Trust, or more broadly speaking, The Speed of Trust, because it's

much more than just business, it's relationships and so much more, leadership at the speed of trust.

So this has excited me, and I'm taking on a topic that has been very much misunderstood and almost even maligned by some. For some, there are so many myths around trust. It's seen as soft, it's seen as slow, as nebulous. I saw something this week that said, "Can you teach trust?"

I want to emphatically answer: absolutely! Trust can be taught, it can be learned, it can be implemented, it can be grown, it can be measured, it can be applied in an organization, and it can and should be an explicit objective of every relationship, of every organization. What's happening is, it's there whether you're aware of it or not. Either you have trust or you don't.

If you have it, you'll get a dividend. It will pay results to you in countless ways. You'll see

it in speed and cost. If trust is low, you're also paying a price; you're paying this tax that will be manifest in speed and cost, and that is happening whether you believe it or buy it.

**It's inevitable that low trust means low speed, high cost. It happens throughout society, and so I'm trying to show how you can measure this. You can quantify this, and you can then do something about it. I'm making the case, and then I'm showing what you can do about it, both individually and within companies, to increase trust and to get the great fruits, the great dividends, and the great speed of trust within companies and also within relationships.**

**So that's my big objective, is building this trust practice, helping individuals and organizations practice trust and see the great dividends that come from doing it.**

**I think the final thought or idea I'd leave with our readers is simply this: that I predict that the ability to create, grow, extend and restore trust with all stakeholders will become the key leadership competency of the 21st century. And I mean that seriously – more than strategy, more than vision, more than all these different things.**

The reason I say that – it's a pretty bold prediction to say it's going to be the key leadership competency, the ability to create, grow, extend and restore trust with all stakeholders. We're in a knowledge worker economy, where relationships are the key. Low trust is everywhere in our society and our organizations. It's all around us.

There's an extraordinary high cost of this low trust, that we see manifest in both speed and cost, and trust affects everything else

we do. It affects our strategy, our execution, our innovation, our communication. Every dimension in a company, in a relationship, is affected by trust, its presence or absence.

Therefore, as we increase the trust in our organizations and our relationships, we then experience this multiplicative effect, this multiplier that increases rather than taxes what we're doing. It increases the communication rather than taxes it. It increases our ability to execute rather than discounts our ability to execute, and it affects every dimension.

So it's an exciting thing to be a part of. There are so many things that we could immediately do to impact it, and I'm delighted to have this opportunity to talk with your listeners about this vital and business-critical topic.

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**Chris:** It is vital. Stephen, thank you so much for being with us. It

is a great honor and privilege to be able to spend this time with you. You have inspired all of us to begin creating more trusting relationships right now. ■

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Co-founder  
Healthy Wealthy nWise

PS Thousands of people have listened in to these exciting free calls, and they just keep getting better and better. You don't want to miss out on a single one, so go to <http://www.healthywealthynwise.com/interview.asp> to sign up right now.