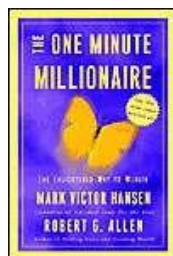


# The One Minute Millionaire

The Enlightened Way to Wealth



**Author:** Mark Victor Hansen and Robert G. Allen

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## ■ About the Author



Mark Victor Hansen

Mark Victor Hansen is the coauthor of one of the biggest-selling book series in history, *Chicken Soup for the Soul*, with more than 80 million copies in print.

Mark has been a public speaker for twenty-five years, entertaining and enlightening audiences worldwide. He is the author of five other books and six popular audio programs, and is the recipient of numerous honorary degrees and awards, including the Horatio Alger Award.



Robert G. Allen

Robert G. Allen has probably helped to create more millionaires in this country than any other single person. He is the author of some of the most successful financial books in history..

Nothing Down has sold more than 1,250,000 copies, and his other books—*Creating Wealth*, *Multiple Streams of Income*, and *Multiple Streams of Internet Income*—have all been major *New York Times* bestsellers.

## ■ The Big Idea

Imagine this: You receive a phone [call](#) from the estate of a long-lost relative. You have inherited a [million](#) dollars in [cash](#)! It's waiting for you in a Swiss bank but there is one catch: The key to the safety box is hidden in a silver container at the summit of Mount McKinley in Alaska. The instructions are clear: you must personally climb the mountain within 12 months. If you don't the [money](#) is lost forever. Becoming an Enlightened [Millionaire](#) may not be nearly as difficult as this task. But it is similar. Almost anyone can be a millionaire, but it takes proper preparation, right mentorship and a time-tested path to being an enlightened millionaire. Read on and find out.

## ■ Why We Want You to Become an Enlightened Millionaire

Are you willing to share the oxygen we breathe? Do you [mind](#) if someone takes a few extra breaths? Of course you don't. Why? Because there is more than enough for everyone. Anyone who has more than enough of anything will naturally share what he has with others. The cascade effect of 1,000,000 millionaires sharing their [wealth](#) (both in knowledge and in cash) will positively change the economic future of the world.

## ■ The Millionaire Equation

Every 60 seconds, someone in the world becomes a millionaire.

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There are literally millions of [millionaires](#) the world over. Some of these people took years to accumulate their [wealth](#), some took less than a year, some even less than 90 days. The vast majority of millionaires share certain characteristics that almost all millionaires share. They implemented millionaire techniques and strategies. Hence, you must adopt the millionaire mind-set. Here is a three-stage [process](#) called the Millionaire Equation:

$$A \text{ Dream} + A \text{ Team} + A \text{ Theme} = \text{Millionaire Streams}$$

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

#### ■ The Butterfly Effect: One Minute is More Than Enough

Every process has a beginning and an end. When you focus on the first 15% of that process and get it correct (initial conditions), you ensure at least 85% of your desired outcome. By focusing on the first 15% of anything, the remaining 85% will effortlessly follow. This is what the One Minute Millionaire is designed to do. It is a system that creates tiny movements in your [thoughts](#)

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*The Enlightened Millionaire commits to avoid any wealth-building activities that harm or impoverish people.*

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and actions - one minute at a time. Once you do, these tiny one minute corrections will speed up the process of your becoming an Enlightened Millionaire.

#### ■ On the Wings of the Enlightened Millionaire

According to the Butterfly Effect, the tiny flutter of a butterfly's wings can create enormous changes around the world. Similarly, we believe you can accomplish amazing things with your [life](#) - even become a millionaire - using a carefully designed system of focused actions delivered in 60-minute increments. Each of these million-dollar flutters a Millionaire Minute:

##### Flutter 1: The Enlightened Millionaire Decision

Everywhere you look, growing numbers of people are feasting on incredible banquets of riches, while the rest settle for the crumbs that fall from the table. The journey to financial [freedom](#) starts the Minute you decide that you were destined for prosperity. It only takes a minute to decide. Decide now.



#### Flutter 2: The Enlightened Millionaire Idea

Have you ever had an [idea](#) for a new [product](#) or [service](#)? Then later you discover that someone else has beaten you to it. Realize that almost everyday you have a new million-dollar idea. The minute you become aware of it, you're a One Minute Millionaire. But awareness is not enough. Next you have to act on it.

#### Flutter 3: The Enlightened Millionaire Pattern

How many times will you spend [money](#) today? Rich people look at these money transactions differently than most people. During each money transaction, they [invest](#) an extra minute. This extra minute makes them rich.

#### Flutter 4: The Enlightened Millionaire Technique

The entire process of becoming a millionaire can be broken down into bite-sized, one minute techniques. Yes, you can become a millionaire one minute at a time.

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*The Enlightened Millionaire embraces each outcome from above the line of blame. As a result, the next choice is likely to be wiser.*

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#### Flutter 5: The Enlightened Millionaire Moment

A moment occurs in every millionaire's [career](#) when everything hangs in the balance - when the temptation exists to

turn back. Will you be ready for your millionaire moment? When it happens, take a minute. Breathe deeply. Take another step forward.

#### Flutter 6: The Enlightened Millionaire Threshold

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

### ■ Principles of the Enlightened Millionaire

The Enlightened Millionaire pursues a principled approach to [wealth](#):

First: do no harm. The Enlightened Millionaire commits to avoid any wealth-building activities that harm or impoverish people.

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

Third, operate out of stewardship. Enlightened Millionaires are stewards over their financial blessings - enjoying the privileges of financial [success](#) while creating an ongoing legacy to bless others.



### ■ Two Ways to Millionize Your Life

There are two routes to climbing the Millionaire Mountain: a short and long one. The long route is the safest and easiest. You can literally become a millionaire by investing as little as a dollar a day. To become a millionaire in your lifetime, all that is required is (1) the ability to find [investments](#) that yield at least 10% annually after [taxes](#) and (2) the discipline to keep up the process, year in and year out. But this is the long route and is certainly not the way most of us want it. Nonetheless, while finding your way to the fast route, why not also take time and invest in the long route?

### ■ A Dollar a Day, a Minute at a Time

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

1. Decide that it's okay for you to become a millionaire
2. Practice imagining yourself enjoying an abundant lifestyle
3. Spend less than you earn
4. Invest the difference

### ■ The Fast Route: Choosing Your Millionaire Mountain

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

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

Why call this the Mountain Range of Wealth? A lot of routes can be taken to the top of each mountain. But for now, realize that you will probably reach your million-dollar goal with a combination of all four.

### ■ The Millionaire "Ahas"

Principles are simple yet powerful models that help us understand how the world works. There are at least 24 Principles of [Wealth](#). Let's call them "Ahas."

#### First Aha: Everyone Manifests

Look around you. Everything you see began as thought in someone's [mind](#). The [chair](#), the table, the [car](#). The verb for turning thoughts into things is to manifest. First you think it, then you manifest it. You "materialize" it. You cause it to appear. Everyone manifests. Some people manifest abundance. Some manifest lack. Think positive thoughts, intensely. Grow enthusiastic images. Speak only wonderful words to yourself. Like a magnet, you will attract the resources necessary to manifest the world you desire.

Second Aha: Be-Do-Have

To become an Enlightened Millionaire you must DO what you [love](#), add enormous value, and leverage it. Of course BEING an Enlightened Millionaire already is the first step. When both being and doing are correct, you will HAVE your desired outcome.

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*The choice is yours. You can control your thinking. Your thinking controls your behavior. Your behavior controls your results.*

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Third Aha: Live Life Above the Line

Whenever something goes wrong, most of us tend to blame someone else. The world makes progress by learning from mistakes. [Life](#) is a succession of such learning. The Enlightened Millionaire

embraces each outcome from above the line of blame. As a result, the next choice is likely to be wiser.

Fourth Aha: Abundance is Your Natural State

The Universe is fundamentally abundant. There is no shortage, except in our own [mind](#). Infinite money potentially awaits each of us who apply the principles of acquiring it. You can decide to become wealthy and abundant now, and the Universe will cheerfully provide.

Fifth Aha: Givers Get

Properly adding a million dollars to your net worth is our primary objective, yet to obtain this you must first give. This is one of the Enlightened Millionaire's paradoxes. Reflect for a moment. Aren't the people with the most friends the ones who are the most friendly? Aren't the people who receive the most love also the most loving? Similarly, those who have the most in [wealth](#) aren't afraid to give to others.

Sixth Aha: Changing Your Reality is a Snap

Your thoughts have the [power](#) to curse or bless. They can lead you to plenty, abundance and surplus. The choice is yours. You can control your thinking. Your thinking controls your behavior. Your behavior controls your results.

Seventh Aha: Words Transform

This is your challenge: Choose your words carefully. Only speak with good purpose. If it doesn't serve, don't say it. If you catch yourself speaking words that don't serve, put \$2 into a bowl. Then watch the results in your [life](#).

Eighth Aha: You Are Your Wealth

Literally, as a beginner, there are only three resources you need: a good [idea](#); the commitment to do it; the key contact who possess all the other resources. Here is your motto: Every resource I need (tangible or intangible) is possessed by someone, somewhere at this moment. How can I find these individuals and persuade them to provide me with these resources?

Ninth Aha: Wealth is Freedom

With time and money freedoms, you can pursue relationship freedoms and also spiritual freedom. These help you have more space to take care of your health, too, and be physically free from [health](#) constraints. Ultimately, you have all the time to pursue the best life has to offer.

#### Tenth Aha: It All Starts With A Dream

Where will you be five years from today? Are you still living in the same [house](#)? Driving the same [car](#)? Working at the same [job](#)? Does five years pass and make you older, grayer, fatter? Tonight as you drift off to [sleep](#), imagine a bright abundant future for you in vivid detail. Tomorrow, when you wake up, awaken inside your dream world. Do this for the next 90 days and notice the amazing things that will spontaneously happen in your [life](#).

#### Eleventh Aha: Clarity is Power

Every [book](#) on [success](#) talks about the importance of goals. But almost none of them talks about how to think about your goals. Decades ago, a successful philosopher named Neville gave us the secret. He said: Don't think of your goals, think from your goals. This will provide you a clearer view of how to proceed with your life's mission.

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*“Don't think of your goals, think from your goals. This will provide you a clearer view of how to proceed with your life's mission.”*  
Neville

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#### Twelfth Aha: More Clarity is More Powerful

Goals are critical to your success. We recommend you start a special notebook for your goals. Whenever you think of something you would like to accomplish in your life, write it down in your goal book. Then on a daily basis,

write down your six major goals. Write it. Read it. Say it. See it. Notice how your goals magically materialize into your life.

#### Thirteenth Aha: Tap Into Your Genius

Are you a "genius"? Expressing your genius is knowing what you want to do with your life and doing it because it expresses who you really are. Tiger Woods, Oprah, Warren Buffett, Bill Gates. They're expressing their genius. It's hard to imagine them doing anything else. No wonder they are so successful! Here are four characteristics of people who are expressing their genius:

1. [Passion](#). They love what they do. If they weren't getting paid, they'd do it for free.
2. Talent. They're good at what they do.
3. Values. Doing what they do is extremely important for them.
4. [Destiny](#). They have a sense that they are doing what they were born to do - making their own unique contribution along the way.

#### Fourteenth Aha: Leverage

Becoming an Enlightened Millionaire is easy as one two three:

1. Do what you love
2. Add enormous value
3. Leverage it. Leverage is the power that flows from a person who is living the charmed life.



Fifteenth Aha: Imagination Trumps Will

When your will - your rational, logical self - comes in conflict with your imagination - your creative, right-brained self - your imagination always wins. Put simply, your imagination is the key. Imagine the best-case scenario. [Project](#) the best possible outcome.

Sixteenth Aha: The Size of the Question Determines The Size of the Result

If you ask yourself "How do I earn or create a million dollars?" your [mind](#) goes to work to discover the answer. Note that most individuals ask questions like these: "How do I get a [job](#), salary, or work?" or "Can I earn \$50,000 doing this?" The wrong question will generate the wrong result or a less than outstanding outcome.

Seventeenth Aha: You Already Know the Answer

You already possess an amazing ability to "know" which direction to go. You simply need to learn to interpret your own [signals](#). Take time to cultivate your intuition. Before you make a decision, [check](#) with your "inner knower." Go with your "gut." It is almost never wrong.

Eighteenth Aha: Be Congruent

Some people expend enormous amounts of [energy](#) trying to become financially successful. They go through all the right motions, yet success seems to somehow elude them. To manifest abundance, you need to achieve congruence - the condition where all parts of you are in alignment.

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*The Enlightened Millionaire donates the first 10% of all of his or her income. This giving multiplies your prosperity a thousand times.*

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Nineteenth Aha: You Are a Money Magnet

Simply, you become a literal magnet for the things you want, if you want it deeply and sincerely. If you really want [money](#), money literally can't say no.

Twentieth Aha: Knock and it shall be Opened

Commitment is the spark that ignites the fire. Commitment is the key that starts the engine. When you are committed, the cells in your [body](#) are energized by the passion of your purpose.

Twenty-first Aha: Sharing is Having More

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

Twenty-second Aha: God Knows Where the Gold Is

In various studies, we find no other promise made so clearly. God challenges us to prove Him - to put Him to the test. This principle has been put to the test countless times. The Enlightened Millionaire acknowledges that God knows where the gold is. Allow God to [show](#) you.

#### Twenty-third Aha: Destruction is Creation

Often, an individual returns to his or her original state when a new force is no longer being applied. To create permanent [change](#), a force must be applied that is strong enough to exceed the "elastic limits" of the object or old conditioning of the individual. Start focusing on your future [vision](#) and identify one pattern that you are certain you must have to reach the Enlightened Millionaire status. Do this in order to move into the next new level of your [life](#).

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*The choice is yours. You can control your thinking. Your thinking controls your behavior. Your behavior controls your results.*

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#### Twenty-fourth Aha: Putting It All Together

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

#### ■ The Awesome Power of Leverage

Leverage is the [power](#) to control a lot with just a little. Big [doors](#) swing on little hinges. Boulders get lifted with little force. In the [business](#) world, there are five kinds of leverage:

1. OPM or Other People's [Money](#)
2. OPE or Other People's [Experience](#)
3. OPI or Other People's [Ideas](#)
4. OPT or Other People's [Time](#)
5. OPW or Other People's [Work](#)

When the combined force of mentors, teams, [networks](#), tools and systems is applied to a strong, long lever, miracles can happen in minutes.

#### ■ Mentors and Mentoring

The dictionary defines the word mentor as a "wise and trusted counselor or teacher." Another common definition is a "[coach](#)." Very few people achieve great success without personal mentors. Here are some important things about mentors you need to consider on your road to being an Enlightened Millionaire:

1. Every successful person has mentors
2. Mentoring is a powerful form of leverage
3. Mentors are everywhere
4. Mentors don't need to be people (Anything that causes you to change [course](#) in your [life](#) can serve as mentor)
5. Constantly seek out mentoring relationships
6. Assemble a dream team of your favorite heroes, present and past
7. Set a goal to search out at least one millionaire a month
8. The best kind of mentor is a transformational mentor

#### ■ The Powerful Leverage in a Dream Team

[Success](#) is not a solo project - it needs to be shared. And success is not a



competition. There is plenty of it to go around. You have to work with a team that shares the same dream or objective. A team is part of your lever. It makes [success](#) quicker and easier. It's all about synergy - the concept of adding 1 and 1 and getting 11 instead of just 2. People working together can accomplish far more than they can separately.

### ■ On Networks and Networking

1. A network of relationships increases your leverage. The more connections you have, the more leverage you possess.
2. One principle for extending your network lever is "weak ties." Most people intuitively feel that it is their close friendships and strong ties that are most important. In fact, in most cases, your weak ties are more important.
3. You must master the [strength](#) of the weak tie. Most people do not instinctively cultivate "weak-tie" relationships. However, to make large sums of [money](#) quickly, you need to hone this [skill](#).
4. Those who "network the networks" gain the most leverage.
5. "Givers gain" should be your networking motto
6. Once you have created a network, do whatever it takes to maintain it

### ■ The Infinite Network

Enlightened Millionaires realize that there is a spiritual dimension to [wealth](#). They understand that this unseen world is the source of infinite abundance. When you unite with the source of infinite abundance, you also become infinitely abundant. Embracing the spiritual component of wealth and recognizing the existence of the Infinite Network is the single most important and most powerful form of leverage. Here are some nuggets of [wisdom](#) from the infinite network to [guide](#) you to your path of wealth building:

1. Embrace the spiritual. Embracing the spiritual side of wealth is the single most important and most powerful form of leverage for Enlightened Millionaires.
2. The unseen world is the source of infinite abundance. When you unite with the source of infinite abundance, you also become infinitely abundant.
3. Integrity is the key to tap into the infinitely abundant Infinite Network. It is this integrity that ensures your long-term success.
4. Tithing works. Regardless of your income, acknowledge your relationship with the Infinite Network by giving 10% of your [income](#) to your church, community, or favorite humanitarian cause. Just as a wise gardener prunes a growing [tree](#) to balance it and prepare it for greater growth, God encourages us to prune back our money trees by tithing.
5. Acknowledging the spiritual dimension makes your [life](#) far less stressful. Moreover, as your success gracefully unfolds, a deep sense of gratitude will permeate your being.
6. Dream impossible dreams. The Spiritual Internet has God as the mainframe [computer](#), with individuals as mini-frames of the mainframe. The Spiritual [Internet](#) works when a team has a big, purposeful dream, and everyone stays

positive about its accomplishment.

## ■ Skills and Tools

You must own and know how to use each of the tools available to us today. [Computers](#), handheld devices, modems, etc. are all part of the Enlightened Millionaire lever. Having these items (tools) and knowing how to use them (skill) is critical to your success. Here's a rundown of insights and facts about present-day tools and skills that you should be aware of:

1. You, the individual, now have the power. In the age of inexpensive computers, wireless handheld devices, and ubiquitous low-cost connections to a global communications network, you now own or can own the means of production.
2. You must own and know how to use each of these tools.
3. Master the power of persuasion. The person who chooses to master the [skill](#) of persuasion can positively affect millions around the world.
4. Wealthy people are good at the seven money skills:
  - a. Value: Each dollar bill as a money seed
  - b. Control: [Control](#) your money to the penny
  - c. Save: Save at least 10% of the [money](#) you earn
  - d. Invest: Have a system for investing your money
  - e. Earn: Have MSIs outside your [job](#)
  - f. Shield: Protect yourself with legal entities
  - g. Share: Donate at least 10% of your [income](#)
5. The Enlightened Millionaire pursues a principled approach to negotiation. Its context is one of abundance rather than scarcity. The Enlightened Millionaire intends to work cooperatively with the other(s) to expand the situation so that everyone wins.
6. An Enlightened Millionaire values time. Eight-five percent of what you do account for only 15% of your results. And vice versa. Therefore, only work on the critical things, and you'll get there faster and with less effort.

## ■ Systems

Enlightened Millionaires search for successful systems before they launch their moneymaking vehicles. Having the right system gives you enormous leverage.

1. Ninety-four percent of failure is caused by the system, not the people. Most people want to do a good job. Ninety-four percent of all failures are not because people don't want to do a good job. It's because the system they were using failed.
2. All wealthy people have systems.
3. Million-dollar benchmarks. On the way to your first million dollar, you will cross several million-dollar benchmarks. Are you tracing these benchmarks?
4. Ideal money making systems have five characteristics:
  - a. Zero cash

- b. Zero risk
  - c. Zero time
  - d. Zero management
  - e. Zero energy
5. Prosperous people have always known two truths: The importance of having multiple streams of income and The power of residual [income](#)

### ■ The Regal Estate System

1. To be a successful [investor](#), you must either find value or create value. Here is what you are looking for:
  - Discount situations
  - Distressed properties
  - [Conversion](#) opportunities
2. Being successful as a real [estate](#) investor boils down to mastering three specific skills:
  - Finding deals: How to find real estate bargains
  - Funding deals: Qualifying for mortgages and finding down payments
  - Flipping deals: [Marketing](#) properties quickly and profitably

Here are some steps to this process:

1. Only buy residential property within a 50-mile radius of your [home](#)
2. Pick a target territory about one mile square and become an expert there
3. Locate motivated [sellers](#)
4. Analyze each potential deal by asking five key questions: What is the price? What is the property condition? What are the terms? How about the location? Is the seller highly motivated to sell?