

# THE ONE MINUTE MILLIONAIRE



THE ENLIGHTENED WAY TO WEALTH

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**THE ENLIGHTENED WAY TO WEALTH**

**MARK VICTOR HANSEN  
AND ROBERT G. ALLEN**



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*To all the present and future Enlightened Millionaires*

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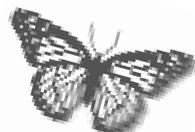
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# INTRODUCTION

## MILLIONAIRE MOUNTAIN

Imagine this: You just received 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 safety deposit box in a Swiss bank. There is only one catch. The key to the box is in a silver container hidden at the summit of Mount McKinley in Alaska—at 20,320 feet, the tallest mountain in North America. The instructions are clear—you must personally climb the mountain (no helicopters!) and retrieve the key yourself. If you complete the task within 12 months from today, the money is yours. If not, you lose the money forever.

Let that sink in for a minute. Would you do it? Could you do it?

Mount McKinley is not an impossible climb. Thousands of climbers have made it to the summit. But it still requires some serious planning, preparation, and training.

Becoming an Enlightened Millionaire™ won't be nearly as difficult or as dangerous as climbing Mount McKinley. But some things are similar. You'll still need mentors who will guide you along your path. That's us. We'll serve as your veteran climbers to mentor you to the top.

You'll need to follow a training regimen—The Millionaire Map. We've provided you with that.

You'll need to be disciplined enough to follow through. We'll support you with this also.

Are you willing to take the first step?

Yes?

Then turn to the next page.

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# OF COURSE, THERE IS MORE TO LIFE THAN MONEY!

Clearly, money isn't everything. For us, it's not even in the top four—miles behind family, health, friends, and spiritual values. An abundance of these four life dimensions constitutes true wealth. J. Paul Getty—the richest person of his time—used to receive letters from his not nearly as rich brother that started with, “To the richest man in the world from the wealthiest.”

We agree; one can be wealthy without being rich. Still, a lot of “good” people dismiss the concept of financial success as an “unworthy” goal—perhaps even morally suspect. And with a title like *The One Minute Millionaire*, we're certain to raise a few eyebrows.

Money, by itself, is neither good nor bad—it's neutral. Money is an energy tool. Like a hammer, money can be used to build or to destroy. We believe that understanding money—how to ethically make it, keep it, and share it—adds a positive dimension to wealth. Our lives, our relationships, and our happiness improve when we have enough money. That's why we wrote this book. Money properly earned and combined with enlightened intentions makes the world a better place.

Almost anyone can become a millionaire, but we're hoping you'll aim for enlightenment at the same time. Just follow our proven system and the odds are substantially in your favor to become an *enlightened* millionaire. All you have to do is to read this book and travel the path. If you want it, it's there for you. And it's never been easier. Never. We are not asking you to believe you can do this. Let us believe for you. We'll show you how—with just a few extra minutes a week, a little more effort, and a few extra dollars invested in the proper places—anyone and everyone can become financially successful. We believe that you'll be a better employee, a better family member, a better friend, a better member of society, when you learn and use our proven system of financial success.

Are you ready? Let's begin.

# WHY WE WANT YOU TO BECOME AN ENLIGHTENED MILLIONAIRE™

Are you willing to share the oxygen we all breathe? Do you mind if someone takes a few extra breaths? Of course you don't. Why? Because there is more than enough oxygen to go around. When there is abundance of anything, whatever it is, then sharing it is not an issue. A rich person is one who has *more* than enough. We want to get you started on having more than enough money (being rich) by providing you with the tools and a path to make your first million dollars. When that happens to you, we believe you will naturally share with others.

In fact, our goal is to help create 1,000,000 millionaires in this decade. Why?

The cascade effect of 1,000,000 millionaires sharing their wealth (both in knowledge and cash) will positively change the economic future of the world.

We are both millionaires. Throughout our careers we've inspired thousands of others to become millionaires through our bestselling books and presentations. Along the way, we've also experienced setbacks. Each of us has suffered through devastating periods of financial instability—even bankruptcy. These were hard, embarrassing times. Fortunately, we rebounded to earn even higher incomes and build even greater fortunes. We know the road to wealth, from its annoying potholes to its extraordinary vistas. Now we will show you how we did it—and how you can, too.

We can only provide you the tools and a path (our system) that will make it easier for you to become a millionaire. However, you have to *use* the tools and *travel* the path.

We believe that it is no accident that you are now reading these words. Let's work together to fulfill your financial dreams. Join us. Set your sights on lifting yourself to financial freedom (having more than enough) and then spreading your prosperity to your family, to your friends, and, ultimately, to the world.

1 line  
long.  
Possible  
to cut 1  
line?

# HOW THE ONE MINUTE MILLIONAIRE SYSTEM IS ORGANIZED

This is not a typical book. In fact, it's two books in one—a nonfiction book, which you're reading now, *and* a novel, which we'll get to shortly.

You may be wondering why we designed such an unusual hybrid.

After having coached tens of thousands of people to financial success, we've learned that people have different learning styles. Generally, they are either “artists” or “engineers.” The artists among you are right-brain “visual” learners. You engineers are left-brain “logical” learners. By using both learning styles, we drive the message home more powerfully. Instead of just “informing” you, we want you to be “transformed.”

Therefore, after these few introductory pages, the book will be divided into distinctly different left- and right-side pages. The right-side pages will tell the fictional tale of a single mother, Michelle Ericksen, who is faced with a terrible dilemma. She needs to earn a million dollars in 90 days in order to reclaim her two children.

Could you make a million if your loved ones' lives depended on it?

The right-side pages are meant to represent the “right brain” of wealth—the drama of the struggle between our dreams and our fears. We hope you will get swept up in the story of Michelle. Put yourself in her shoes—imagine what you would do in her place. How would you handle the challenges she faces? Then imagine taking the place of Michelle's wise guide, Samantha—Sam, for short—and notice what advice you would want to give Michelle. How would you help her cope with her fears? Overcome her oppressive obstacles? What wisdom would you share?

The left-side pages are organized into nonfiction Millionaire Minutes—stand-alone lessons condensed into one- or two-page digests. These form the actual step-by-step guide for becoming an Enlightened Millionaire in a short period of time. The Millionaire Minutes are divided into

distinct modules, which parallel the lessons that Sam imparts and the practices that Michelle comes to embrace.

You'll notice that throughout the novel on the right-side pages certain words and phrases are highlighted, with page numbers in superscript. These page numbers refer you back to the left-side Millionaire Minutes. In the novel you'll see these lessons in action; on the nonfiction side of the book, you can review your grasp of these concepts or, if you read the novel first, you can learn about them for the first time. It doesn't matter if you read the novel or the nonfiction material first. Read them in the order that naturally appeals to you.

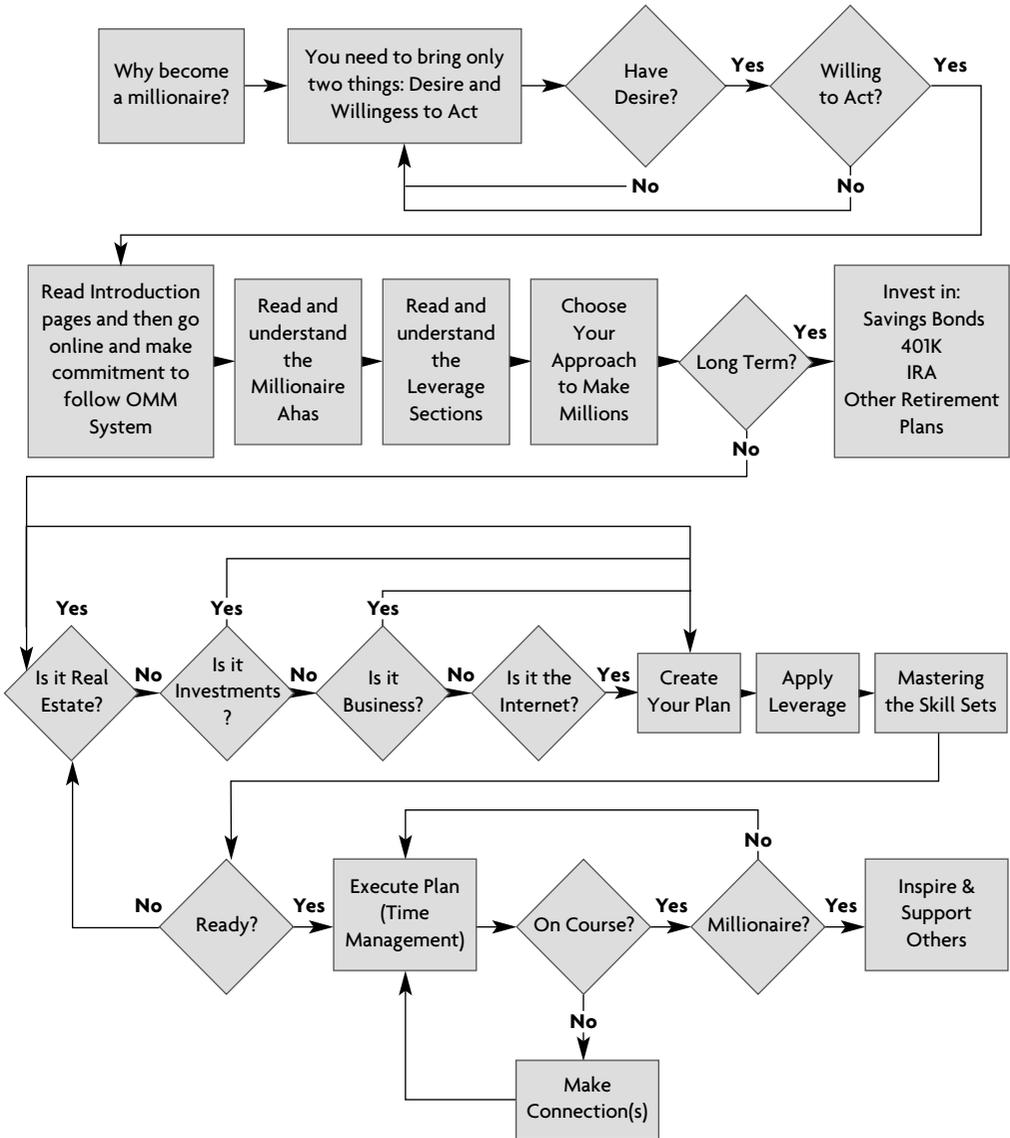
As your mentors, we have used and taught these ideas to tens of thousands of people (in different formats) with great success. Each Millionaire Minute lesson builds on the earlier ones. We also encourage you to follow each stand-alone lesson with a visit to [www.oneminutemillionaire.com](http://www.oneminutemillionaire.com), our website, for a free One Minute Millionaire exercise designed to deepen your understanding of what is being taught in the particular lesson.

Now, let's find out whether you're an artist or an engineer.

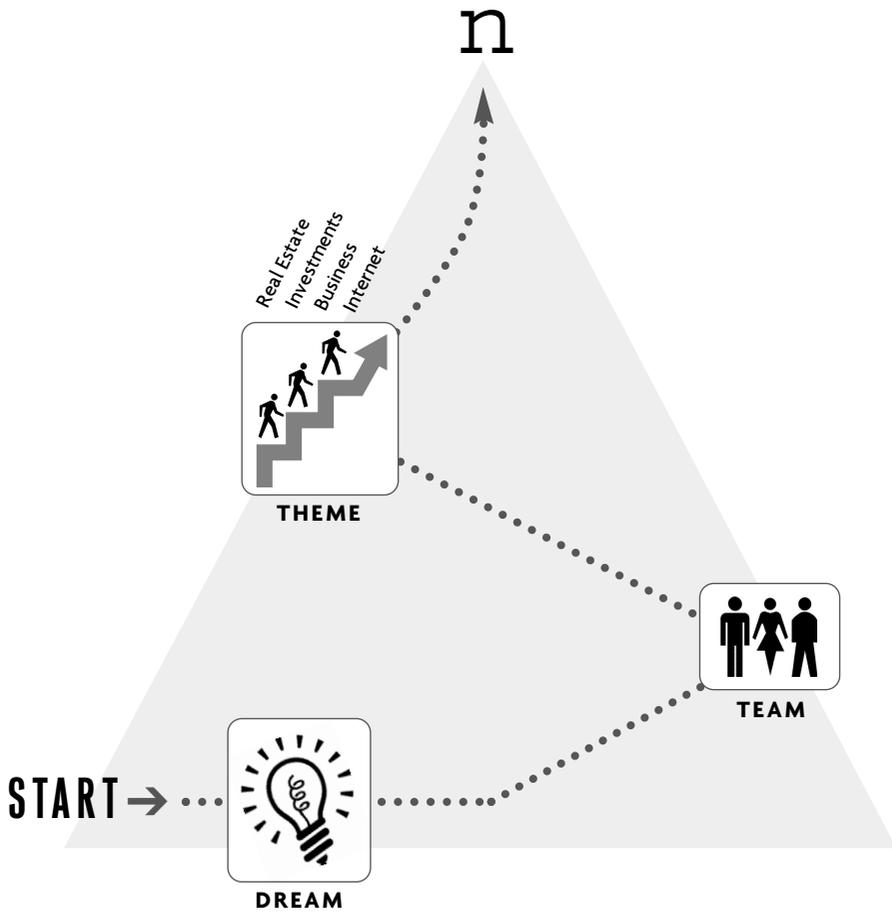
On the next two pages, the process of becoming a millionaire can be summarized in two different ways. Although both approaches contain essential steps whether you're an artist-learner or an engineer-learner, which particular way resonates with you?



# THE ONE MINUTE MILLIONAIRE SYSTEM



# THE ARTIST'S VIEW



# THE MILLIONAIRE EQUATION

Every 60 seconds, someone in North America becomes a millionaire.

That's right. A new millionaire is created every minute of every single day. There are literally millions of millionaires.

Some of these millionaires took 60 years to accumulate that much wealth. Others took less than a year. Some did it in less than 90 days. And a few did it in less than a minute. In this book, we're going to show you a step-by-step process for not only becoming a millionaire, but an Enlightened Millionaire—whether it takes you 60 years or 60 seconds.

The vast majority of millionaires share certain characteristics that almost all millionaires share. You must implement millionaire techniques and strategies. You must adopt the millionaire mind-set—a distinct set of wealth-creating attitudes and beliefs.

After years of research on ourselves and with our own students, we have distilled our system into a three-stage process that we call the Millionaire Equation:

## A Dream + A Team + A Theme = 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 steps in this book are designed to help you focus on these three critical stages of the wealth process. They form the combination to the vault of financial success.

# THE BUTTERFLY EFFECT: ONE MINUTE IS MORE THAN ENOUGH

*Every time you wink the stars move.*

EMERSON

Edward Lorenz started it all four decades ago. As a research meteorologist at MIT he created a computer program designed to model the weather. Lorenz had reduced weather into a series of formulas that behaved in recognizable weather patterns.

In his superb book *Chaos*, James Gleick recounts a winter day in 1961 when Lorenz wanted to shortcut a weather printout by starting midway through. To give the machine the initial conditions, he typed the numbers straight from the earlier printout.

Something unexpected happened. What he noticed was his simulated new weather pattern had diverged dramatically from the previous printout.

At first he thought his computer had malfunctioned. Then it suddenly hit him. There was no computer malfunction. The answer was in the numbers he had put into the computer. In the original programming he had used six decimal places: .506127. In the second run he had rounded off the numbers to .506. He assumed that the difference—one part in a thousand—would have no real impact. He was wrong. This slight change had made a HUGE difference. This *tiny* change in input had quickly created an overwhelmingly different output!

The formal name for this phenomenon is “sensitive dependence on initial conditions.” Its informal and more popular name is the Butterfly Effect. Simply stated, it means that the tiny changes brought about by a butterfly moving its wings in San Francisco have the power to transform the weather conditions in Shanghai.

W. Edwards Deming came up with a very similar conclusion. Deming is the American statistician who established the Total Quality Movement,

first in Japan, then in the rest of the world. Deming's contribution is historically so important that *U.S. News & World Report* called him one of the "nine hidden turning points in history" (along with the birth control pill and the Apostle Paul).

After over 50 years of statistical study, Deming pointed out that in every process there is a beginning and an end. When you focus on the first 15% of that process and get it correct (its 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 and actions—one minute at a time. It is the first 15% of the process. Get this as close to perfect as possible. 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, as we explained, the tiny flutter of a butterfly's wings as it bounces gently on the breeze can create enormous changes halfway around the world. Drawing on this respected scientific theory, 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-second increments. We call each of these million-dollar flutters a Millionaire Minute. Now invest but a few minutes as you start to flutter *your* wings and prepare to take flight.

## Flutter #1. The Enlightened Millionaire Decision

Everywhere you look, even in these economic times of uncertainty, growing numbers of people are feasting on incredible banquets of prosperity—while most of 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, not scarcity—for abundance, not lack. Isn't there a part of you that has always known this? Can you see yourself living a bounteous life—a life of “more than enough”?

It only takes a MINUTE to decide. Decide now.

## Flutter #2. The Enlightened Millionaire Pattern

How many times will you spend money today? Three? Four? Five times? Rich people look at these *money transactions* differently than most people. Millionaires have a special pattern—a unique way they spend money. During each money transaction, they invest an extra minute. This extra minute makes them rich. That's why we call it a Millionaire Minute. Would

you invest an extra minute during each of your money transactions today if you knew it could make you a millionaire?

### **Flutter #3. The Enlightened Millionaire Technique**

The entire process of becoming a millionaire can be broken down into bite-sized, one minute techniques. In this book, we will teach you more than a hundred of them. Yes, you can become a millionaire one minute at a time.

### **Flutter #4. 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. For many, this moment occurs after a devastating defeat or extraordinary failure. Will you be ready for your millionaire moment? When it happens, take a minute. Draw a deep breath. Take another step forward.

### **Flutter #5. 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?

# THE ENLIGHTENED MILLIONAIRE MANIFESTO

What is so important about making money the “enlightened way”? When millions are made the enlightened way, the *process* of obtaining the money makes the world a better place.

One of the Enlightened Millionaire’s goals is to make money. In many ways he or she is acting like the honeybee. The honeybee’s primary objective is to obtain nectar to make honey. While in the process of going after the nectar, the honeybee is actually involved in a much larger purpose. At 90 degrees to the direction of the honeybee’s flight path, pollen is being dusted on its wings. As it goes on its search for more nectar the honeybee is cross-pollinating the rooted botanicals. This cross-pollination is a far more important outcome than making honey, for it results in a beautiful, bountiful garden.

Enlightened Millionaires are honey-money-seeking bees. By focusing on adding as much value as possible in pursuit of making millions, the Enlightened Millionaire is actually increasing the standard of living on the planet. This increase in the standard of living is at 90 degrees to the direction of the Enlightened Millionaire’s flight path.

This 90 degree phenomenon has been defined scientifically by Dr. R. Buckminster Fuller as *precession*. When something is in motion moving toward a specific objective, what happens precessionally, at 90 degrees, is far more important.

Enlightened Millionaires understand this. They know that they must create wealth where everyone wins (creating a win/win situation). When they focus on adding value, what happens precessionally will be positive. They may not fully understand or appreciate all the precessional events as they occur. They just know that unexpected positive things will happen as long as they focus on adding as much value as possible. (See DNA illustration on page xxv.)

In contrast, an Endarkened Millionaire focuses on going for the money without seeking to add value (resulting in a win/lose outcome). When this happens, the precessional events are negative. Thus, the Unenlightened Millionaire's path will not provide a continuous stream of riches over the long term. Eventually the failure to add value stops the flow of money.

Simply put: The more Enlightened Millionaires there are, the better the world is. By adding 1,000,000 new millionaires in the next decade we know that the *precessional cascade* of these new Enlightened Millionaires, as they share their wealth both in knowledge and cash, will change the economic future of the world.

This is our mission: to positively change the world by providing the tools and a path (our system) to those who commit to become Enlightened Millionaires. When this happens, it will generate billions of dollars focused on the well-being of humankind.

# THE DNA OF THE ENLIGHTENED MILLIONAIRE

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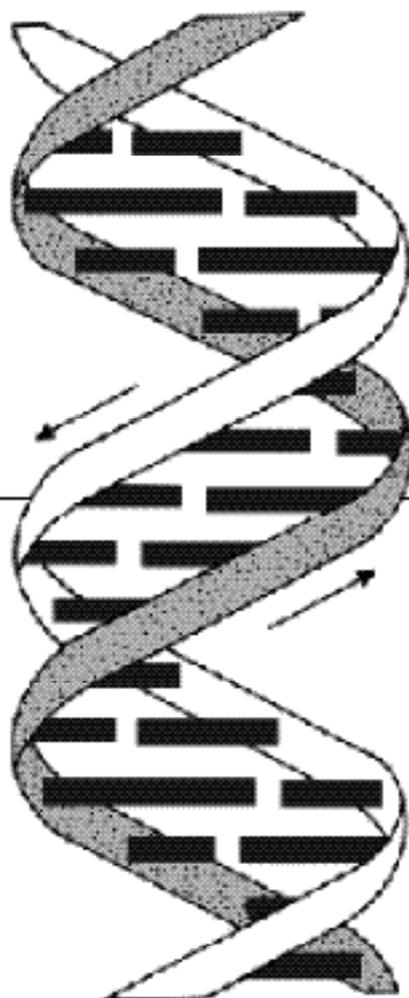
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Innovation  
Charity  
Tithing  
Altruism  
New Opportunities  
Lower Prices  
Abundance

Scarcity  
Lack  
Lawsuits  
Fraud  
Misunderstandings  
Arguments  
Strife  
Higher Prices



Nobility  
Fulfillment  
Joy  
Happiness  
Honesty  
Selflessness  
Altruism

Greed  
Selfishness  
Dishonesty  
Ugliness  
Sadness  
Depression  
Emptiness  
Pettiness

# PRINCIPLES OF THE ENLIGHTENED MILLIONAIRE

We believe that all wealth comes with privileges and responsibilities. The privileges are well documented: money freedom, time freedom, relationship freedom, spiritual freedom, physical freedom, and the ultimate freedom—the freedom to discover and develop your own unique genius. To become an Enlightened Millionaire is to be free to be, do, and have whatever you desire as long as it hurts no one and simultaneously helps others.

An excellent example is Newman’s Own, a company started in 1982 by actor Paul Newman and his longtime friend author A. E. Hotchner. As it states on their website, [www.newmansown.com](http://www.newmansown.com), *It started out as a joke and got out of hand.* The idea came from the Newman family’s tradition of giving away bottles of their now famous Oil and Vinegar Salad Dressing as a Christmas gift. Then someone suggested that if it was good enough for family, it might be a great product. The company was founded upon two principles: (1) top-quality products without the addition of artificial ingredients or preservatives and (2) all profits would be donated to charity. Their tongue-in-cheek motto is, “Shameless Exploitation in Pursuit of the Common Good.”

The company was immediately successful, donating over \$1,000,000 to charity in its first year. Since then the company has expanded its product line into salad dressings, pasta sauces, salsas, popcorn, lemonade, ice cream, and steak sauce. More than \$125,000,000 has been donated to thousands of charities, including children’s programs, disaster relief, environmental causes, medical research, affordable housing, hunger relief, organizations that aid the elderly, and the arts. This is a perfect example of the Enlightened Millionaire in action—the noble combination of business and philanthropy.

The Enlightened Millionaire pursues a principled approach to wealth:

**First, do no harm.** Borrowing from the Hippocratic oath that many doctors take as they graduate from medical school, the Enlightened Millionaire commits to avoid any wealth-building activities that harm or impoverish other people. Create only abundance, never scarcity. This means creating wealth in an ethical, honest, and win/win manner.

**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. Many Enlightened Millionaires feel a personal “calling” to provide support to one or more specific causes (such as Jerry Lewis and muscular dystrophy). The goal is not to amass personal wealth for its own sake, but to ultimately create a perpetual giving fund to support worthy causes. In other words, your wealth is not just for you (selfish), but for blessing the lives of many people (selfless). The first proof of your commitment to make money to bless other people is to give at least the first 10% away.

We want to inspire a million millionaires to give 10% of all they earn each year back to their communities—to improve the lives of others around them. When this happens, it will generate BILLIONS of dollars focused on improving the well-being of humankind. For years, both of us have been dedicating 10% of all our earnings back to our communities. Please visit our website at [www.oneminutemillionaire.com](http://www.oneminutemillionaire.com) for details.



# THE ENLIGHTENED MILLIONAIRE COMMITMENT: THE FIRST STEP

*Take the first step in faith. You don't have to see the whole staircase. Just take the first step.*

MARTIN LUTHER KING JR.

No matter your present circumstances, the first step to making your first million is the commitment to become a millionaire.

At some level we are all familiar with what commitment means. Yet many of us do not understand the essential elements needed to make it real, to capture its magic.

To have a genuine commitment requires two things. The first is *desire*. The very fact that you have read this far is proof that you have desire. The second is *faith*. You need to commit on faith. We have the tools and the system that will allow you to become a millionaire. You need to have the faith in the process.

With your desire and your willingness to have faith in our proven system, commitment will emerge. It will strengthen as you take each enlightened One Minute Millionaire step.

Hans Selye, the pioneer in the understanding of human stress, was often asked the following question. "What is the most stressful condition a person can face?" His unexpected response: "Not having something to believe in."

The good news is, you don't have to believe that you can be an Enlightened Millionaire. Let us believe that for you. We know our system works. What you need is the desire and enough faith to follow the steps we present in this book. When you do this, you will be on your way to becoming an Enlightened Millionaire.

Now choose to be an Enlightened Millionaire by signing on the next page:

## Enlightened Millionaire Commitment

*I hereby decide to become an Enlightened Millionaire so I can eliminate my money pressures, enjoy a life of complete financial freedom, and share my abundance with others.*

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 200\_\_.

\_\_\_\_\_  
*Your signature*

As a further demonstration of your commitment, please go to [www.oneminutemillionaire.com](http://www.oneminutemillionaire.com) and sign up. It's free. We will e-mail you a certificate of commitment memorializing your critical first step. Or write us at One Minute Millionaire, P. O. Box 7665, Newport Beach, CA 92677 or call 1-888-ONE-MILL (1-888-663-6455) and tell us you're committed.

# THE ENLIGHTENED MILLIONAIRE COMMITMENT: THE SECOND STEP

*God does not give a lick of an ice cream cone without  
wanting you to have the whole cone.*

MARSHALL THURBER

Congratulations! If you have gotten this far you have taken the first step—the first lick of the ice cream cone—and you are on your way to becoming an Enlightened Millionaire in the shortest possible time.

This second essential element of the magic of commitment is action. Besides having a strong belief, commitment boils down to behavior.

All of us have multiple commitments: self, family, career, friends, and community. Each day you take multiple actions that line up with these commitments. That is, you take committed action.

To earn a million dollars quickly, you must be willing to take similar committed actions directed toward becoming an Enlightened Millionaire. You must be willing to travel a path that reflects “Enlightened Millionaire congruence,” where there is integrity between desire and action. When this happens, the magic of commitment starts to unfold.

If you have not yet done so, go to [www.oneminutemillionaire.com](http://www.oneminutemillionaire.com) and sign up. By sharing your commitment with us, you are taking a major step (you are taking action) that will dramatically improve your probability of becoming a millionaire quickly.

**As a One Minute Millionaire member you get *free* website trainings.** There you will find a series of exercises designed to support you in becoming a One Minute Millionaire. In addition, as part of your free membership, you will receive a series of daily One Minute Millionaire Minute e-mails. Each daily e-mail is designed to inspire you to continue climbing your Millionaire Mountain.

# TWO WAYS TO MILLIONIZE YOUR LIFE

There are two routes for climbing the Millionaire Mountain: the long route and the short route.

First, let's talk about the long route. The long route is the safest and easiest. You can literally become a millionaire by investing as little as a dollar a day (\$30 a month). Study the following chart.

## HOW THE INVESTMENT OF ONLY ONE DOLLAR PER DAY GROWS INTO \$1,000,000

<b>% Interest</b>	<b>Number of Years to Grow into a Million Dollars</b>
3%	147 years
5%	100 years
10%	56 years
15%	40 years
20%	32 years

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 (as in your tax-deferred retirement account) and (2) the discipline to keep up the process, year in and year out.

The following chart tells the story of what can happen if individuals save a dollar a day from the day they are born until they reach retirement age.

## A DOLLAR A DAY INVESTED AT VARIOUS INTEREST RATES FOR 66 YEARS

	% Interest		Amount Accumulated
<i>(Hidden in a mattress)</i>	0%	=	\$24,000
<i>(In a savings account)</i>	3%	=	\$77,000
<i>(Certificates of deposit)</i>	5%	=	\$193,000
<i>(Corporate bonds)</i>	8%	=	\$1,000,000
<i>(Growth mutual funds)</i>	10%	=	\$2,700,000
<i>(Aggressive growth mutual funds)</i>	15%	=	\$50,000,000
<i>(Real estate, businesses)</i>	20%	=	\$1,000,000,000
			(That's One Billion!)

Yes, you can even become a *billionaire* on the investment of a dollar a day—given enough time and the right interest rate. But this is the long route—it certainly isn't the way most of us want it. We want it FAST! And that is definitely possible, as we will show you. But while you're creating rapid wealth, why don't you also take the long route at the same time? Put aside \$50, \$100, \$500—as much as you can afford—every month, from now on. It's simple. It's easy. It can be automatically deducted from your bank account. Then, if you make a million the fast way, so much the better. But no matter what happens, you'll still be a millionaire—sooner or later. Agreed?



# 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.

Some people believe that the accumulation of wealth is an unworthy goal. Before you begin your journey to become an Enlightened Millionaire, search your attitudes to make sure you are willing to create wealth in a way that will support your inner beliefs and values.

## 2. Practice imagining yourself enjoying an abundant lifestyle.

All great fortunes started in someone's imagination. See yourself living in the home of your dreams, enjoying ideal relationships with friends and loved ones, contributing to the world through your own unique talents and abilities. Imagine the fortune you could create and the good it could do. Believe it and you will see it.

## 3. Spend less than you earn.

But how? Pay yourself first. Deduct 10% off the top of your income, and deposit it into your investment account. Convert all your credit cards except one to debit cards so it is impossible for you to go into debt. Then live on what is left over.

## 4. Invest the difference.

Invest your 10% surplus into investments that can earn at least 10%. A dollar a day invested at 10% interest becomes a million dollars in 56 years. In other words, anyone can become a millionaire by investing only a dollar

a day—30 bucks a month. If you want to become a millionaire faster, then invest more money or find ways to make your money grow at higher rates of return.

You can become a One Minute Millionaire.

- ▲ It only takes a minute to decide it.
- ▲ It only takes a minute to visualize it.
- ▲ It only takes a minute to save it.
- ▲ It only takes a minute to invest it.

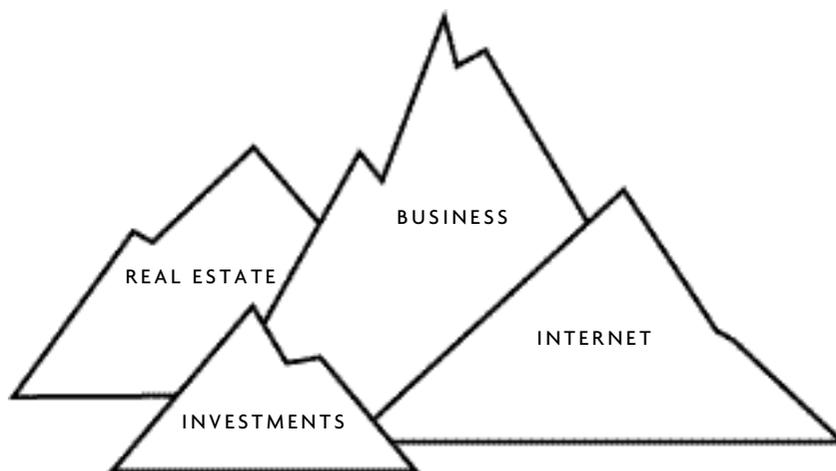
A dollar a day—a minute at a time—you can get there. Slowly but surely.

Now, let's talk about the fast way. . . .

# 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



We call this the Mountain Range of Wealth. A lot of routes can be taken to the top of each mountain. We will teach you many different models for creating wealth later on in this book. But for now, realize that you will probably reach your million-dollar goal with a combination of all four. Suppose you make a fortune by launching a home-based business.

You'll still need to invest your excess cash in the stock market or other forms of passive investment. Certainly, you will need to buy some real estate along the way—and if you can buy it at wholesale prices instead of retail, it can make a huge difference.

For now, just be aware of the four major mountains. Make an initial “gut” decision to choose one mountain—something that you sense is going to be your primary investment vehicle. Suppose you were enrolled in a University of Money. Which of the four mountains would be your “major”? Which would be your “minor”? Which mountain interests you the most? Which one scares you the most?

Imagine yourself in conversation five years from now. Try these words on for size:

“I made my millions in real estate.”

“I made my millions by investing in the stock market.”

“I made my millions in business.”

“I made my millions on the Internet.”

Which one seems right to you?



## DO YOU HAVE WHAT IT TAKES TO BE AN ENLIGHTENED MILLIONAIRE?

How would you like to compare yourself to the habits and traits of hundreds of modern-day millionaires? As you read the pages of this book, you might find it interesting to take a simple online test to help you determine whether or not you have the “right stuff” to become a millionaire. Please go to [www.oneminutemillionaire.com](http://www.oneminutemillionaire.com) and log on to *Do you have what it takes to be an Enlightened Millionaire?* diagnostic and follow the instructions. This statistically valid study is based on the habits and traits of hundreds of millionaires.

Please answer the questions honestly. Once you have answered the questions you will have your answer instantly. This diagnostic will give you an excellent idea of the probability of your becoming an Enlightened One Minute Millionaire.

# THE ENLIGHTENED WAY TO WEALTH

