Also by Mark Victor Hanson and Roberg G. Allen

Cracking the Millionaire Code
The One Minute Millionaire
CASH IN A FLASH

Fast Money in Slow Times

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We want this book to tenfold you
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Imagine how you’ll feel as you finish reading the last page of this book. If your finances are in fairly good shape now, within ninety days you could be on your way to financial freedom. If your finances are upside down now, as is the case for millions of people during these uncertain economic times, you’ll have a plan to turn them right side up and put your money worries behind you forever—assuming you simply follow the plan. How does that feel?

Now, zip forward three months as you successfully complete your ninety-day adventure. You’ve learned how to play the money game. The burdens of your financial insecurities are lightening. Extra streams of income are now pouring into your life—small streams of cash that immediately give moisture to parched areas of your financial landscape. Winter is over. Spring has arrived. The fruits of a bountiful money harvest are imminent.

Move forward to this time next year. Memories of credit card debt and financial pressures are receding into the past. That was the old you. The lifestyle of the new you has stabilized, with increasing signs of abundance. Pools of prosperity are showing up everywhere—growing bank accounts, stock portfolios, and equities.

You pinch yourself. Are you dreaming? Is this for real?

Yes, it is.

Within five years, you can hardly remember why you used to have concerns about your finances. Increasingly, you’ve become a magnet for
wealth. You reside in an oasis of opportunity. You live in a new home in a better neighborhood and your new neighbors greet you with respect. Your old clique of family and friends is still wondering how you did it. You smile inwardly. If they only knew how simple it was.

Simple, yes.
But easy? No.

Those first ninety days were not easy. It takes time to learn good habits and jettison bad ones. However, from your vantage point now—your new way of seeing—you realize it was worth it. You wonder why more people don’t do what’s necessary to enjoy the prosperous lifestyle.

Looking into the distant future, you picture how your new money habits have begun to positively affect your family, your friends, and everyone you meet. Your children and their children’s children now have access to the finest education. You have the freedom to pursue your passions. You can see yourself being generous with your overflowing wealth. Magnanimous. Philanthropic. From this position, it’s only natural for you to want to help others.

The nicest part of all of this is the confidence you feel. You feel more awake than you have ever felt before. Indeed, you feel blessed. You know that in today’s uncertain climate, you could lose it all. But since you’ve learned how to launch new streams of cash, you’d just start over and create it all again. Knowing this, you have a sense of peace and inner security.

BUT WAIT . . .

This is not the future. This is today. You’re back here. In the present. With more debt than you might like and less freedom than you probably hoped for at this time in your life.

The pressures of your current life are crowding in on you. They are so real. The dreams of the abundant future can appear to be so far off. So distant. The chasm that separates these two existences can sometimes seem so wide. So deep. So seemingly impassable.

This book is the bridge across that chasm . . . one step at a time.
So today. Right now. This moment. Take a deep breath.
The lifestyle you experience today has been cooking for a long, long time. You might be financially comfortable. You might be financially strapped. What recipe did you use to get here? Who wrote that recipe? Who taught it to you? How did you learn it?

Did anyone ever sit down with you and teach you how to cook a delicious life? A life filled with cash, abundance, happiness, freedom, and joy?

If your life is not as rich and satisfying as you’d like, it’s time to learn a better recipe.
RecipE FOR A RICHER LIFE:
THE FASTEST WAY TO CASH

Suppose there was a recipe book for a successful life. What kind of recipes would you find in it? Is there a secret recipe for happiness in your relationships? Is there a special recipe for peace and inner joy? What about a recipe for physical health? Or mental and emotional well-being? What are the ingredients in the recipe for financial freedom?

Our expertise is in the area of finances—of money mastery and the creation of wealth. We’re master chefs when it comes to financial freedom, and we’d like to share with you our cookbook with our favorite recipes for financial success. It’s time for you to achieve the abundance and success you’ve always hoped for.

I NEED TO MAKE SOME SERIOUS MONEY NOW

There are hundreds of slow-cooking, crockpot-type recipes for cooking up a financial feast. But let’s face it. Today, most of us have a need for speed when it comes to earning extra money. This book will focus on microwave recipes that can generate a fast flow of cash in ninety days or less. We’ll show you how to set up your financial kitchen, assemble the ingredients, acquire the proper tools, and learn how to organize yourself to cook the fullest, richest life in the fastest time possible.

It doesn’t matter why you need to make some serious money. Maybe something unexpected happened—like an accident, a job loss, a financial reversal, or a sudden illness. Maybe you’ve been a master procrastinator all your life and you’re finally up against a looming deadline—like paying for a college education or retirement. Perhaps you don’t have an immediate
emergency but you’ve come to realize that a way to escape the paycheck-to-paycheck prison is to generate some extra cash or cash flow on the side. Or you might just be sitting on an opportunity and don’t know what to do with it. Whatever the reason, this book will show you how to create the cash you need and the life you’ve always desired.

Neither of us was born with a silver spoons in our mouth. We’ve learned to earn our fortunes through hard work and many, many mistakes. We can teach you the shortcuts that we’ve learned along the way. We’ll share with you the recipes that really work and tell you how to avoid the recipes that we’ve discovered aren’t worth your time and effort.

You might be wondering if using the metaphor of a recipe is appropriate to the concept of success and wealth. When people think of success, they usually think of a formula, a method or a blueprint. They rarely think of a recipe.

For example, in his classic book Think and Grow Rich, Napoleon Hill talks about the thirteen principles of success: desire, faith, autosuggestion, imagination, specialized knowledge, decision, organized planning, persistence, the power of the mastermind, the mystery of sex transmutation, the brain, the subconscious mind, and the sixth sense. In essence, Hill teaches that if you “add” these principles to your life—desire + faith + persistence, and so on—you’ll become rich just by thinking about it.

Financial expert Suze Orman shares her insights in The 9 Steps to Financial Freedom—such as being honest with yourself and recognizing true wealth. Follow these steps and, according to Suze, you’ll be financially free.

Such basic formulas list the steps or principles to achieve wealth, but in no particular order or intensity. On the other hand, a recipe is much more precise. It lists which key ingredients need to be mixed in which specific proportions in exactly the correct sequence for a specific period of time.

We believe that using the metaphor of a recipe is a better and more effective way to think about money and the creation of wealth. But there are
pitfalls. Some people may look at the “bakeries” of wealth around them and wonder, “How did they bake those cakes? What recipe did they use? What ingredients?” and then try to figure it out on their own through trial and error. Following someone else’s recipe would be much faster and easier.

These amateur chefs try to re-create the recipes of the top wealth chefs but can’t seem to get their own cash cake to rise. We think it’s because they’ve been adding ingredients that spoil the recipe—such as a negative attitude or a poisonous relationship. Or they’ve been leaving out key ingredients—such as persistence or faith in a Higher Power.

For example, suppose you were trying to bake a chocolate cake from scratch. You’d need a few key ingredients: flour, sugar, eggs, chocolate. Suppose you left out one of the key ingredients—like flour. Your cake wouldn’t be very tasty, would it? What if you followed the exact recipe, with every ingredient mixed in the proper proportion and sequence. But just before you poured the batter into the cake pan, you added an extra ingredient that wasn’t in the recipe—say, a cup of vinegar, or six crushed cloves of garlic, or a pound of sausage. How would your chocolate cake turn out?

We’d like to teach you several specific recipes for creating enlightened wealth. We’ll share with you which key ingredients are necessary and how to combine them to achieve unlimited prosperity.

Are you ready to cook your way to wealth?
CHUNKS OR STREAMS

When it comes to wealth creation, there are two basic ways to think about money: chunks or streams.

In our first book, *The One Minute Millionaire*, we laid out the strategies for earning chunks of money in short periods of time, such as a million dollars in ninety days. We specifically chose to create such a large amount of money in such a short time frame because we wanted to stretch your mind to the possibility of becoming an enlightened millionaire.

There is no doubt that a million dollars is going to go through your fingers before retirement. Our objective is to raise the possibility of earning double or triple that amount while simultaneously shortening the time to do it.

Earning an extra million in twenty years is a very realistic goal. After reading *The One Minute Millionaire*, many entrepreneurs have been able to do it in five years or less. Some did it in less than a year. Thus, fast chunks.

In this book, we have tackled an entirely different financial problem—the need for fast streams. We realize that the goal of most people is not to become a net millionaire with a million in assets (chunks). The more pressing goal is to bring money in the door immediately—streams of monthly income to support a struggling family now.

Like most, you've probably procrastinated too long. You've awakened to the fact that retirement is racing toward you and the thought of living on Social Security is not that appetizing. You need to bring money in the door in the next ninety days. Maybe your home is in foreclosure. Maybe you've just lost your job. You don't have time to take a night school class to train for a new career. You barely have enough time to read this book.

You need an extra stream of income fast!

TWO TYPES OF MONEY STREAMS: LINEAR AND RESIDUAL

When people think of making a stream of money, their first thought is to get a job and earn a salary. But this might not be the best long-term solu-
tion. If you just got laid off from a job, you don’t want to go begging for another job, do you? You’ve had enough of that kind of “security.” Nope. You need cash flow that you can count on.

Before we go much further, let’s explain the difference between linear income and residual income. Linear income is when you work for money. Residual income is when money works for you.

Linear income usually comes in the form of a salary—working for someone else. You rent yourself out to some employer, usually on an hourly basis. One unit of your time yields one unit of money—X number of dollars per hour. We call this type of money linear income because you only get paid once for every hour you work. If you want some more linear income, you need to put in another hour of work. If you stop working, the stream of money also stops.

Residual income usually comes in the form of profits—earned when your money is invested wisely. Instead of renting yourself out to some employer, the goal is for you to rent out your money to do the work for you.

The power of residual income is that you get paid multiple times for every hour you work.

For example, both of us are authors. We work very hard to write our books (many units of time), but once these books are completed, they continue to be sold over and over again to new readers. We’ve been paid thousands of times for hours that we invested twenty years ago. And we’ll continue to be paid for these same hours for as long as these books continue to be sold.

Do you want to be paid only once for your time—or would you like to be paid hundreds, even thousands of times for every hour you work?

Ultimately, this is the difference between financial servitude and financial freedom. Many couples work two or three linear-income jobs and still can’t make ends meet. It’s because they’re only getting paid once for their time. In this book, we’ll share with you multiple ways for getting paid multiple times for every hour you work. Eventually, you’ll be able to retire and let these multiple streams continue to flow into your life without you having to go out and earn more.
RECIPE FOR AN EARLY RETIREMENT

Essentially, this is a recipe book for early retirement. For example, suppose you were tired of driving to work every day and wanted to stay home—to take care of your kids, to nurse an aging parent, or just to take a needed break. Suppose you needed to bring in an income of at least $50,000 a year to support yourself. How could you do it?

The traditional (and longest) approach to retirement is to sock money away in your IRA or 401(k) for several decades until you have enough to buy yourself your own gold watch and retire on your savings. This is simply too long to wait in this volatile world.

Are there faster ways to cash?
Absolutely.

The fastest (and least likely) way would be for you to inherit a large chunk of cash—let’s say a million dollars. You invest this money in a safe certificate of deposit at your local bank earning 5 percent interest. This generates a predictable stream of interest—approximately $4,000 per month—for the rest of your life. In other words, if you had a million invested, it would throw off residual income every year that you could spend for retirement. So without lifting a finger, you could stay home on this modest income and devote your full time to things and people that are more important to you.

The recipe that we have just explained is precise. The ingredients are:

A relationship with someone who likes you enough to name you in his or her will
Inherit $1,000,000 in cash
Invest it in a safe bank account
Make sure it pays 5 percent interest yearly

Unfortunately, very few of us have a chunk of money like that—or even the prospects of inheriting it. By the same token, very few of us want to work at the proverbial career for forty years. That’s the long and the short of it.
Are there other nontraditional ways to early retirement? Yes, there are.

What if you wanted to retire in less than forty years? Is that possible? Absolutely. Could you retire in forty months? Or forty weeks? Maybe in as few as ninety days from start to finish?

Yes.

Is this realistic?

Of course not! Yet we hope to stretch your mind to a new way of thinking and, ultimately, a new way of seeing how retirement wealth can flow quickly toward to you, not away from you. Thus, fast streams.

What if your life depended upon you solving your money problems in the next ninety days? More importantly, what if the life of a child—even your child—depended upon it? Could you do it? The only thing that might stop you from saying yes is that you have no idea how you’d accomplish it.

This book is about teaching you several key nontraditional recipes for creating perpetual streams of monthly cash. What if we told you that you could comfortably retire this year by investing as little as an hour a day of your time—right from your kitchen table? If that interests you, then read on, because we’ll teach you the recipes in the chapters to follow.

THE RIGHT-SIDE STORY

The story on the right-side pages of this book introduces the principles of fast cash in the form of a fictional tale. Some people learn better though the use of a right-brain story. We’ll weave the financial recipes through the lives of five women and one young man, with various financial challenges. You’ll probably relate to one of their stories so the process can become more real to you. Perhaps you’ll be like Francie, who is facing financial ruin. Can she follow the recipe back from the brink to achieve a stable, secure financial future? Perhaps you’ll be like Kanisha, who has an immediate need to make some money to support her new baby girl.

If you’re a male reader, you might wonder, “Where are the male characters?” You’ll understand why as the story unfolds. The principles work the same for anyone and everyone.
THE LEFT-SIDE PAGES

The left-side pages will teach the principles and recipes in a straightforward, left-brain way. If that’s the way your brain works, you’ll be able to quickly learn and apply our techniques and strategies. By reading both sides, you can educate both sides of your brain so that you get the message and gain the courage to implement the recipe that fits your personality and circumstances of your life. Whether your need for income is immediate or somewhere off in the future, the recipe you’ll use has the same essential ingredients.

In the next chapter we’ll share with you what we believe to be the key ingredients of immediate financial success.
MICHELLE’S STORY

FAST CASH IN
SLOW TIMES
THE THREE KEY INGREDIENTS: WOW NOW, INNER WINNER, DREAM TEAM

If you look through any ordinary cookbook, you'd discover that there are a few basic, essential ingredients that are found in almost every recipe. Most dessert recipes contain sugar. Many breakfast recipes contain eggs. The majority of recipes contain flour or salt or butter.

No matter which recipe you select, there will be three or four key ingredients. They form the foundation of every recipe. If you try to leave out any of these key ingredients, your creation will likely fall flat, and in the end you will fail.

When it comes to financial success, what are the key ingredients? They
Prologue

While the rest of the country was preoccupied with personal electronic gadgets and the transition from oversized SUVs to luxury hybrids, the quaint Colorado town managed to hold on to its small town charm. It was a life without the pressure of keeping up with the Joneses. Here, an automobile was transportation, not a status symbol. Houses were full of life and love. Calendars marked weekly PTA meetings and soccer games, and four times a year a town fair would celebrate the change of seasons. Yes, life in Idyllwild, Colorado was simple and people liked it that way, but everything was about to change. The lives of five women, which included the town’s newest resident, Michelle Erickson, would never be the same.

It had been eighteen months since Michelle Erickson won custody of her children, Nicky and Hannah, from her overbearing father-in-law, Anthony Erickson. Her husband of ten years, Gideon Erickson, had died in a violent car crash on a cold January evening as he drove home from work in Deer Creek, Colorado. His parents, Anthony and Natalie, had never liked Michelle, but that didn’t bother her much, because the feelings were mutual. “They are stuffy and condescending,” she often snarled to Gideon. He didn’t disagree; Gideon disliked the fact that his parents were rich braggarts. Michelle had loved this about her husband. She once whispered to Gideon as they drove past the guard gate of the Erickson estate that visiting his parents was like having a tooth pulled, over and over again. He laughed.

Michelle would often whisper things out of the children’s earshot. This was her way of keeping the adult friendship with Gideon alive and spunky, while preserving the children’s perception of their egotistical grandparents. No matter what Michelle thought
are simple yet profound. We’ll touch on the three key ingredients briefly in this chapter and revisit them in the chapters that follow.

**THE FIRST KEY INGREDIENT**

Although it seems obvious, *the first key ingredient in every recipe is a clear vision of what you are trying to create.* We don’t know about you, but we both find it easier to follow a cooking recipe when we can see a picture of what the ultimate dish will look like after it comes out of the oven. We can more easily imagine it—taste it, smell it, experience it—as we try to recreate it. Do you have an image of the lifestyle you are attempting to create?

Any book on success will tell you the importance of imagining your ultimate objective. Although this is important, we’d like to share with you our “secret sauce” when it comes to visioning.

It’s a process that we call Wow Now.

Have you ever been wowed by something you experienced in your past? Scan back and remember something that blew you away. Maybe it was a special moment in an important/meaningful relationship. Maybe it was the experience of receiving a unique reward or extraordinary acknowledgment. Maybe it was the birth of a child. Maybe it was a well-earned accomplishment—a diploma, a degree, or a certification. What was it about that experience that knocked your socks off?

As you remember that special experience, we encourage you to remember it more vividly. Remember it as if it was happening again, right now. Remember what it felt like—what it feels like. Remember what sounds were (are) going on all around you. Remember what you smelled, what you tasted, what you saw. See, smell, and taste it. Step into that special memory and experience it in all five senses. Now. Become so absorbed in the memory that you begin to notice details that escaped you the first time. Make the colors more vivid. Remember part of it more precisely. Make it *more* real than you remembered it.

Why do this?

This is excellent practice for a visioning process we call “virtualization.”
of the Ericksons, they were still Gideon’s parents. As long as she had Gideon, she didn’t care what the Ericksons said about her parenting skills. She knew the love she shared with Gideon was a once-in-a-lifetime kind of love. It was a love that made her feel like she was forever standing in the afternoon warmth of the setting sun.

For ten years, her life, as she saw it, was perfect. Then it happened. The day she would never forget. It was a cold, lonely day in January 2001. Michelle walked in with an armful of groceries when she saw the flashing red light of the answering machine. She wasn’t sure how many times she would listen to the message in the weeks that followed. With each listen, she hoped the ending would somehow miraculously change. It never did. Gideon was singing the kids’ favorite song, “Puff The Magic Dragon,” during the message when Michelle first heard the horrific sounds of crushing metal. Gideon had been involved in a four-car pileup caused by a drunk driver. Hoping to ease her pain, the highway patrolman told Michelle that Gideon died instantly. It didn’t work. Gideon was dead, and she was devastated and now alone. Nothing could change the emptiness in her heart.

Upon hearing the news of his only son’s death, Anthony Erickson released a team of high-paid intellectual muscle on Gideon’s financial affairs. They quickly discovered that Michelle and Gideon had let the life insurance policy lapse and that Gideon’s business venture, a new product invention firm known as Gideon’s Gadgets, was bankrupt. Their savings account was minimal, and now with Gideon gone, Michelle was broke. Michelle couldn’t afford to raise the two children on her own. She would have to sell the house, but even then, she wouldn’t be able to afford the costs of raising two children on a minimum wage job. Seizing the opportunity for control, Anthony Erickson immediately filed for custody of Nicky and Hannah and won a questionable decision when Michelle was found to be an unfit mother, unable to care for her children.

She wasn’t sure how it happened, partly because she didn’t understand how someone could be so cruel, but Anthony Erickson was
It’s more intense than visualization, which just uses visual inputs. To virtualize it, you imagine it in all five senses—as if you were virtually experiencing it. This drives the memory deeper into your psyche. It imprints your brain and body with what it feels like to be living your ideal lifestyle. It makes it more real.

Scan forward in your mind to five years in the future. Skip over your current money worries and income challenges. Fast-forward through your credit card pressures and short-term cash crunches. Imagine living your ultimate lifestyle of financial freedom—of freedom in every sense. Freedom to live the life of your dreams. Never mind how you might have accomplished such a lifestyle. Just imagine that you’ve found an honest and ethical way to achieve your dreams.

Imagine what kind of house you live in. Walk up to the front door, open it, and walk inside. Imagine what you might see as you enter. A chandelier? A grand staircase? An open view to the ocean? It’s your dream, so imagine it exactly the way you want. Smell something cooking in the kitchen. Your favorite recipe! As you walk down the hall toward the kitchen, feel the flooring beneath your feet. Is it wood? Or carpet? Or marble? Follow your nose toward where the chef has created a masterpiece for your taste buds. You enter the kitchen and the chef offers you a taste on a silver utensil. It’s even better than you thought! You smell deeply. How delicious!

You absorb yourself in the sensations of your surroundings. You’ve created a space where the best of your love of life can grow and flourish. You hear music. The sound of laughter. The warmth of a crackling fire. The view out to the back lawn. Down to the stream or river or ocean or lake or forest or golf course. Step into the image as if you were experiencing it now in all five senses.

Wander the rooms of the home in your dream lifestyle. Notice how every room is a special place for the special people in your life. What kind of relationships do you want to nurture and enhance? Who do you picture enjoying each room? Your home is the center of your world. From this center, your influence spreads to bless those around you.

See it. Feel it. Smell it. Taste it. Hear it. Make it virtually real. As if it
used to getting what he wanted. Somehow, Michelle found the strength to fight back when she remembered, almost instinctively, something Gideon said about being an inventor and living an entrepreneurial life: “When you risk big, you win big.” After carefully checking with her intuition, Michelle drove to her father-in-law’s house and asked, “How much is it going to take? How much do I have to make before you consider me a good mother? A thousand? Ten thousand? A million dollars?”

“A million,” he laughed. “Don’t be ridiculous. You made thirty-five thousand dollars last year, and that was before taxes.”

Michelle dug in and fired back. “Care to make a wager?”

“Excuse me?”

“If I make a million dollars in twelve months, will you agree to give me back my children?”

A condescending smile crept across Erickson’s face.

“Very well, but you’ll have to earn it.”

“Fine,” Michelle shot back.

“And it cannot be gifted to you.”

“Fine.”

“And... the time limit is ninety days.”

“Ninety days? That’s not fair.”

“Life isn’t fair, Michelle. That’s the offer. Take it or leave it.”

“Fine. Ninety days. Have your lawyer draw up the papers.”

Based on her limited education and the ability to hold nothing more than a salesclerk position in the past, Anthony Erickson chomped down on the bait like a hungry shark. What he hadn’t counted on that day was Michelle’s sudden discovery, albeit crisis-driven, of a sense of self-worth. These were her children. This was serious. To Michelle, this was war.

With the help of her newfound mentor, Samantha Munroe, a self-made, enlightened millionaire, and a ragtag dream team of newbie entrepreneurs, Michelle was able to make a little over a million dollars in ninety days. Through a combination of hard work, real estate deals at the last minute, product inventions, and Web-based
had already happened. Now, heighten your virtualization and ask yourself the following questions.

- Whom did I build this for?
- Why did I build it?
- Where did I build it?
- What did I build?
- When did I build it?

Don’t concern yourself with how you did it. For now, just imagine having already achieved it.

Without question, it’s fun to imagine the ingredients of an ideal lifestyle. But that’s not the only reason we do it. There’s a deeper reason.

There is an unwanted ingredient that most people add to the recipe of their life that ruins almost every meal. That dangerous ingredient is fear. Fear is a destroyer. Fear entices you to vividly imagine the worst possible outcome.

How real are your fears? Have you ever hesitated moving toward your goals? Have you ever been burned by the fear of rejection? Has the fear of failure ever stopped you? Just the thought of failure can cause even a courageous person to hesitate. These fears are real! Your palms sweat. The bile in your stomach starts to burn. Your brain goes blank. Your heart begins to pound like a brass drum. The voices in your head begin to shout, “You can’t do it. You’ve never done anything like this before. Who do you think you are?”

You feel it. You hear it. You smell it. You taste it. You see it. Most of us experience our fears in all five senses! That’s why fear is so real. Fear is intense. Fear is absorbing. Fear virtually seizes every cell in your body. Are your dreams more real than that? Most of your dreams are just fleeting fantasies—nice images of possibly positive outcomes. But do they wow you?

This is the secret. For you to achieve your dreams . . .

*Your dreams must be more real than your fears!*
businesses, Michelle’s life was changed forever. She got her children back and discovered that a person can do just about anything as long as she truly knows—not just believes but *knows* on the most basic, soul-filled level—that her mission is connected to her heart. What seemed like a roadblock at first, this million-dollar challenge from Anthony Erickson, enabled Michelle to discover her true, authentic self. She was powerful. She was unstoppable. She was finally becoming the woman she used to dream about as a little girl. “Life couldn’t be sweeter,” she thought to herself in the months that followed her victory. She beat up the bully and she was proud of that.

The hardest thing for Michelle now was learning how to face the truth about who she had become during that ninety-day, million-dollar challenge. It was a series of hypothetical questions that would haunt her each time she found herself truly happy in a given moment. If it weren’t for Gideon’s death and the Ericksons’ cruel intentions, would she have come to this place of empowerment on her own? Why did she have to lose Gideon, and ultimately her old self along the way, to come to this level of self-awareness? Why couldn’t this discovery of inner peace be manifested on her own volition, without the loss of her beloved? Was Gideon an angel sent into her life so she could become the person she was today? It was this sobering debate of spiritual enlightenment that was a daily struggle for Michelle.

Over time, her thoughts of happiness began to overpower her thoughts of guilt. She learned to be grateful for who she was, her role as an enlightened millionaire, and the mother she was becoming. She was a living testament that wealth was an energetic vibration, not a possession to hoard. Money comes and goes in life, but spiritual enlightenment and self-awareness last forever. Which is why, when Michelle woke up in the middle of the night and felt the call to move away from Deer Creek, Colorado, she didn’t think twice. She sold her house, making a tidy profit, of course, and began the transition to a new life.
If your dreams don’t wow you, then they aren’t real enough to combat the fears that will eventually arise to stop you. Your dreams must be more real than your fears. Your dreams must be connected to your soul. They must excite you. Simply thinking about them must cause you to stay awake at night.

When a fear comes in contact with such a dream, the fear itself must be wowed into submission.

Therefore, when we say Wow Now, we mean for you to go out into the future and create a vision that Wows you. The first step in this wow process is to virtualize your ideal dream lifestyle. Make it as real as possible—in all five senses.

In Part One, we’ll teach you more powerful techniques to more quickly turn your now into wow.

THE SECOND KEY INGREDIENT

The second key ingredient in any success recipe—from better health to greater wealth—is to make friends with your Inner Winner. There is an inner world inside all of us that few people have learned how to manage. Are you aware of what is going on in there?

As we speak to audiences around the world, we ask a few simple questions.

“How many of you have a critical voice—a nagging, negative part of you that often brings you down?” The vast majority of every audience raises their hands. Then, we ask, “How many of you have a true voice—a part of you that whispers to you, encourages you, supports you, leads you in the right direction?” Once again, most everyone raises their hands.

Everyone has at least two inner voices. All of us have a nagging, negative, or critical voice that tries to talk us out of almost everything that we do to better our lives. Have you ever berated yourself for thinking about doing something to improve your life and then gotten down on yourself for not doing it? We call this the Inner Whiner.

How prevalent is this critical self? Experts say that everyone has one—although this critical voice is louder in some of us than in others. If you
The Ericksons tried to put up a fight when Michelle told them she was moving away with the kids, but the fight was short-lived because Michelle could now afford the same powerful lawyers as the Ericksons. Anthony Erickson lost his ability to bully Michelle. Ironically, it was his bullying that had caused her to overcome the poverty mind-set she had carried with her ever since her mother died of cancer when Michelle was fifteen. However much she disliked him personally, she found a way to be grateful for Anthony Erickson because he pushed her to become more of the woman she now was.

Knowing the importance of family, Michelle agreed to periodic holiday and birthday visits. Gideon would’ve liked this, she thought before calling Anthony with the news. She enjoyed the conversation that day, which caught the bitter Erickson off-guard. Michelle was learning that her happiness had nothing to do with the circumstances or appearances of her life. Happiness was up to her, and she was now learning to be happy from the inside out. Michelle was finally learning to like herself.

Even though she was happy with her decision to move away, Michelle had trouble silencing the pestering doubts associated with facing the unknown. As these thoughts came into her awareness, Michelle tried to remember the spiritual principle she’d learned during her ninety-day ordeal with the Ericksons: once you determine the why, the how will soon follow. It was one of the laws of the universe, and who was she to think otherwise? But, where would she go? What would she do? As the uncertain thoughts raced through her mind, she decided that she would wait for a clear message before she made her next decision concerning the move out of town.

The message came to her while visioning one night in her living room. These visioning sessions, otherwise known as conscious dreaming, was a practice Samantha had taught her. It was a practice of sitting still with her thoughts. She loved looking into the unknown of tomorrow by opening herself up to the grand possibilities of who she was and what she was doing, moment by moment.
were to listen in on the conversations that people have with themselves incessantly throughout the day, you’d wonder how anyone got anything done.

Where does this critical voice come from? There are dozens of psychological theories. Did it come with you at birth? Is this part of your personality? Is it your ego? Is it a mechanism you learn in childhood to protect yourself? Is it your anti-self? Frankly, who knows? No matter where it originates, this one thing is certain: this critical voice definitely affects your life—primarily for the negative. It slows you down, sometimes even stops you.

What about that other voice—your true voice? Have you ever had a hunch where you just knew something was going to happen? Have you ever heard a faint whisper encouraging you to do something that would be good for you? Have you ever found yourself being nudged toward something positive or away from something negative? Most likely this was your Inner Winner.

Sometimes we don’t hear our Inner Winner because the Inner Whiner is so loud. You’ll be amazed at what you hear when you become more attentive to your true voice. Your true voice is your friend. That still, small voice you hear wants you to win, to succeed, to triumph.

Could it be that most of us are held back in our pursuit of success by an inner critic that talks us out of it? Could it be that the most successful among us have learned how to silence their critical voice, while listening more to their true voice?

The really interesting question to ask yourself is: where are these voices? Generally speaking, the critical voice is heard in your mind. It’s a “mind” voice. The Inner Winner, your true voice, is heard in your heart. It’s a voice you feel in your heart.

Throughout this book, we’ll teach you techniques to remove the unwanted ingredients from the field of your mind—such as the bitter messages from the critical voice. And in Part Two we’ll show you how to add the second essential ingredient to your recipe for success—learning to notice the sweet assuring heart whispers from your true voice, your Inner Winner.
It had been three weeks since she’d first made the decision to move. The house had been sold, the closing was imminent, and Michelle faced the formidable task of packing up their lives. She laughed at how much stuff she and Gideon had accumulated over the years. But now she was yearning for a more simple life. It was hard for her to throw anything away that evoked a connection to Gideon, but she knew possessions were just things. To Michelle, love was a dance between two souls and wasn’t defined by achievements or the possessions of things. The love she’d shared with Gideon was pure, and trinkets had nothing to do with that love.

The children were fast asleep in their beds when the message came to her. The summer rain had begun to lightly drum on the rooftop. This was one of the things Michelle loved about living in Colorado, the unpredictable weather. For her, the sound of rain somehow came with a soothing, romantic view of life. It calmed her soul.

Sitting on the living room floor, she closed her eyes and let her thoughts drift toward her new life... in a new town... away from the watchful eyes of the Ericksons. It would be a fresh start for everyone, she thought. The message came almost in an instant, like a lightning bolt of inspiration! She would open a small bookstore in Idyllwild, Colorado. She knew opening an independent bookstore was a counterintuitive notion given the presences of superstores and the downturn in the economy, but she trusted the message. She knew if she opened a bookstore, it would have to be unique. It was in that moment her idea took shape. She wanted to open her eyes and rush to the computer to write down the inspiration, for fear of losing it, but she reminded herself that nothing is ever lost in the mind of God. If an idea is connected to a person’s soul-filled purpose, any fear of lack will dissolve away into nothingness. This was her understanding of faith: trust the small stuff, because in the end it’s all small stuff.

Letting go of her own perceptions of what she thought might be possible in life, Michelle began to concentrate on the idea further.
THE THIRD KEY INGREDIENT

In America today, there are more that twenty-four million separate businesses. Less than 2 percent of those businesses take in more than a million dollars a year in gross revenue. The vast majority of entrepreneurial enterprises are solopreneurs—sixteen million businesses that are operated by a single proprietor. Most of these solopreneurs are men. But women are coming on strong.

Here is a shocking statistic: as many as 95 percent of the businesses that launch today will be out of business within five years. There are a lot of reasons for the high failure rate, but in our experience, one of the key reasons is that most entrepreneurs don’t know how to team up.

The odds of going it alone—of solopreneuring your way to financial freedom—are not promising. To say it bluntly, the solo way can be said this way: so low! The success rate is so low and the failure rate is so high, it’s foolish to go solo.

We see bright spots on the horizon of entrepreneurship. In the past decade, the fastest-growing segment of the business world has been made up of women entrepreneurs. This is the century for women entrepreneurs. Women find it more natural to team their way up to success.

One of our mentors, Dr. Stephen Covey, teaches that there are three stages of maturity on the continuum of success:

Dependence → Independence → Interdependence

In our opinion, many women find themselves at either end of the spectrum. They’re familiar with being depended upon by their young children and often find themselves dependent on an outside source of income—a job, a spouse, public assistance. But most women have successfully achieved the third stage of interdependence. Why? Women are more people-friendly. They know how to support and be supported by a wide array of female friends.

Men are usually stuck in the middle—to a fault. They’re too independent. They want to do it by themselves. It’s the American tradition: they
Deep, soul-filling breaths calmed her soul. After fifteen minutes inside this visioning stillness, Michelle began writing what she would later refer to as her *vision manifesto*—which, to her, was nothing more than a to-do list for dreamers. She was a single mother of two, thirty-five years old, and about to start her life.
want to pull themselves up by the bootstraps. Their theme song is Frank Sinatra’s “My Way.” That’s the male way.

Women are much more team-oriented. This is good, because it is essential. You need a team. In *The One Minute Millionaire* we called it a Dream Team. The forming of a tight group of like-minded people is the third key ingredient to your success.

Our literary agent is Jillian Manus. This book would not exist without her. She’s incredible. When we asked her about the most essential ingredient to her amazing success, she replied without hesitation, “My Broad Squad.” This is the name she uses to describe her women’s group, made up of highly successful women who go to extreme lengths to support each other. In *Think and Grow Rich*, Napoleon Hill talks about the power of the mastermind. Whether you call your group a Mastermind, a Dream Team, a Chick Clique, a Guy Tribe, a Dude Crew, a Bro Patrol, or a Broad Squad isn’t important. What is important is to decide to form such a group. The forming of a support team is as essential an ingredient to your entrepreneurial activities as flour is to a rich chocolate cake.

We’ve done special research with women to capture the essence of how women entrepreneurs bond to make results happen. We’ve also drawn heavily on women’s microcredit groups worldwide. After thirty years of experience, Muhammad Yunus’s microcredit movement has discovered that the ideal number of women per group is never less than five and never more than six. When we get to later chapters, we’ll share with you how to find, form, and perpetuate your team—your own Broad Squad, Guy Tribe, or Dream Team.

Once your team is functioning, we’ll teach you strategies for earning rapid streams of income. Then, as an enlightened entrepreneur, we encourage you to “send the elevator back down.” Transfer your new skills to other groups of men and women who are searching for a way up.

So let’s review the three key ingredients:

- **Wow Now.** Make your dreams more real than your fears. Experience your ideal future now. Now matter what you’re experiencing now,
Drifting in and out of focus, the images were confusing at first. Colors blurred into each other like a Salvador Dalí painting, melting in the hot Colorado sun. The video camera jerked back and forth before landing on Michelle, tailgating the rusty pickup truck in front of her, as it dodged in and out of the morning rush hour traffic. She checked her watch, hoping the time had somehow stalled on her behalf, but it hadn’t. She was late.

Moving to pass the pickup truck and get away from the choking black smoke belching from its tailpipe, Michelle looked over her shoulder to make sure the road was clear. As her eyes came back to the road ahead, she saw the crimson brake lights of the pickup truck coming directly at her. The driver of the pickup heard Michelle’s screeching tires but didn’t care as he casually made the illegal left-hand turn onto Oxnard Street. Michelle jammed on the brakes with both feet, but it was no use—she was about to smash into the pickup.

Michelle took her foot off the brake pedal, yanked the steering wheel to the right, and hit the accelerator, narrowly missing the edge of the truck’s dented, spray-painted bumper. They were safe, but the momentary sigh of relief was cut short as she slammed into a large pothole in the middle of the street. Loose change from the ashtray jumped into the air like popcorn in a hot pan as the camera jerked back and forth again.

“Mom, I’m rolling back here,” Nicky, her nine-year-old, blurted out, attempting to steady the video camera. Hannah, Michelle’s
your goal is to find the wow in it. We want to wow your soul and make your pocket book grow.

- **Inner Winner.** Learn how to befriend your Inner Winner and silence your Inner Whiner.
- **Dream Team.** Create as quickly as possible a unique support team—your own unique Broad Squad or Guy Tribe—that will guide you toward your dreams, in the shortest and easiest way possible.

Before we begin our moneymaking adventure into the Wow Now, Inner Winner, and Dream Team, let’s explain the bird on the cover of this book—the hummingbird.

What comes to your mind when you think of a hummingbird? Speed. Agility. Flexibility. Boundless energy. The hummingbird is the perfect example of making the nearly impossible appear quite effortless. Have you ever known someone like that? Does this describe you? By the time you’re finished reading this book, we hope you’ll begin to identify and access your “inner hummingbird.”

The hummingbird is a multitasker—feeding and buzzing off to the next responsibility with lightning speed. It hovers and darts from project to project, focusing intently on the nectar that’s needed, and then speeding off to insert itself into the next project with intensity. It can fly up, down, sideways, and backward with amazing flexibility. But one of the most powerful and little-known aspects of the hummingbird is the speed at which it learns and can be trained. And if anything is needed in today’s rapidly evolving world it is the ability to acquire and assimilate new ideas. Our modern world requires speed. Information is multiplying exponentially,
excitable seven-year-old, buckled into the seat next to her brother, reacted as if this were some kind of an amusement park ride. Michelle managed to smile at her daughter in the rearview mirror. Ever since the move to Idyllwild two years ago, Hannah’s personality had finally begun to blossom. She was no longer a shy little girl who had trouble making friends in school. She was fearless for a seven-year-old, Michelle thought as she focused on the road ahead.

During the months following Gideon’s death, Michelle had spent many sleepless nights, worried how her children would react to the violent and sudden death of their father. Would they blame her for his death somehow? Perhaps suffer a crippling dysfunction at school, struggling to fit in with the new kids in Idyllwild? At first Michelle thought Hannah’s sudden transformation had something to do with the distance from the Ericksons, now some two hundred miles away, but it was her big brother, Nicky, who made the difference in Hannah’s life. The two had become friends and rarely fought since their father died. Their friendship had a sweetness that couldn’t be taught by a parent. It was instinct, Michelle thought. She was proud of who they were. With the exception of Nicky’s newfound love of filmmaking, Nicky and Hannah were inseparable.

Armed with a digital video camera Michelle had bought him for his ninth birthday, Nicky was at work on his latest short film, Another Endless Summer Without a Dog. Nicky loved the title. It was his way of lobbying with his mother for a golden retriever puppy. Michelle, on the other hand, was lobbying in return for Nicky to learn how to keep his room clean. Nicky had become somewhat of an artist, calling the room his “creative expression.” Michelle called it a pigsty, which left the puppy negotiations at a standstill. She knew she’d give in to the demands soon enough, perhaps for Christmas morning, she thought, but for now, she was intent on teaching Nicky the valuable lesson “chores before stores.” Michelle thought if you wanted something bad enough, you had to be willing to work for it. The pride of ownership follows the pride of earnership. It was a
and we have a need to assimilate new information and convert it into usable daily food.

In this book, we’ll be sharing dozens of new ways of thinking and acting in today’s ever-changing world. Five hundred years ago, the world sped up dramatically as Gutenberg created the printing press. In the past twenty years, the digital age is causing the next massive revolution. A lot of people will feel dislocated and disoriented as we go from one iteration to the next. The world is speeding up. It will take all of your hummingbird instincts to keep up with it.

In addition, the world of money is becoming increasingly volatile. Almost every traditional moneymaking method has recently suffered substantial shocks. Is there such a thing as a secure job anymore? What about the stock market? The real estate market? The bond market? The arena for small business? Where is a safe haven for your money? Although today’s turbulent economy might cause you to wonder whether financial freedom is still possible, we assure you that the three essential ingredients in the recipe for financial freedom will never change. Yes, you can still become financially successful! There are many ways to create cash although some of them may be unfamiliar to you. Throughout this book, we’ll share with you our best financial recipes for times like these.

Now that you’re beginning to understand these three essential ingredients, let’s explore some specific recipes to rapid financial freedom.
good ideal and she stuck to it. It was important to Michelle that her children learned about money.

Nicky now framed his camera on Hannah, who was busy brushing her Barbie’s hair. Sensing the camera, Hannah slowly looked up and scowled at Nicky before turning away. Nicky’s first piece of work had been a three-minute exposé on Hannah’s life, aptly titled *My Baby Sister, Hannah Banana.* As a result, Hannah was on strike. It wasn’t so much the nickname Hannah Banana that bothered her as much as the notion that she was still considered the baby of the family. Hannah was seven years old and about to start the second grade. “Babies wear diapers,” she’d yelled after seeing the film screened in the family room that Sunday night.

Nicky pushed in for a close-up on Hannah. Clearing his throat, he asked in his best anchorman voice, “So, Hannah Erickson, what do you think about golden retriever puppies? Shouldn’t every kid have a dog?”

“Mom,” Hannah quickly protested.

“Come on, don’t be a baby.”

“Mom!”

Turning onto the frontage road outside Idyllwild Elementary School, Michelle spun around.

“That’s enough, Nicky. Put the camera away.”

“Mom!”

“We’re almost there.”

“But I’m working.” Nicky took his new hobby seriously and had begun watching the nightly news so he could research how the professionals did it. He was nine years old going on twenty-five.

“And you know the rules, mister. Your sister’s off-limits.”

“It’s not like I posted it on YouTube or nothing.”

“Stop it!”

“Nicky. Hand it over.”

“But Mom—”

“Don’t but *Mom* me, hand it over.” Nicky’s eyes narrowed in
In the field of wealth, success, and personal achievement, there are dozens of excellent books that teach hundreds of valuable principles, strategies, and techniques. It could take you decades to read them all. We know, because between us, we’ve spent close to a hundred years reading, studying, and teaching on the subject of success.

The purpose of this book is not to teach you every success strategy. We’re assuming that you don’t have time or money for a master’s degree in personal growth and financial success. This book is for someone who wants or needs to make rapid progress with limited time and resources. You don’t need slow crockpot recipes. You need the microwave success system for generating fast, almost immediate results.

Let’s assume that you’re a procrastinator. You have less than ninety days from this moment to turn your life around. This is your last chance. These are slow times and you need some fast cash! We believe that by focusing on only three key fundamentals, you’ll make the most progress in the shortest period of time.

In this chapter, we gave you a taste of the three most important ingredients in any success recipe. As we said in chapter 2, these ingredients are Wow Now, Inner Winner, and Dream Team. To recap, Wow Now refers to an awareness of how your mind works and a simple system of mental skills to focus it like a laser beam to attract what it is that you truly want. Inner Winner describes the power to access your powerful inner guidance system that leads you quickly from where you are toward where you want to be. Dream Team is an incredible way of attracting, organizing and operating your mastermind team.
frustration, but quickly relented when he caught the single look from his mother in the rearview mirror.

“Okay, fine. My chip is full anyway.” Slapping the viewfinder shut, Nicky muttered something about freedom of the press before handing over the camera. They rode in silence until Hannah giggled and said, “That sounds funny.”

“What does, honey?” Michelle asked.

“Don’t but Mom me.”

Michelle ran it over in her head a few times before she started to laugh. Nicky tried to hold out, but when it was isolated, “but Mom me” did sound funny. He joined in the laughter, and just like that, the pouting was over.

Michelle loved the relationship she had with her children. No matter what the Ericksons thought of her skills as a mother, they couldn’t deny she was raising two great kids. Nicky’s laugh reminded her of Gideon, and there wasn’t a day that passed where she didn’t think of her husband. She missed him dearly, but was forever thankful for the beautiful reminders sitting in her backseat, now laughing hysterically with each other.

As the car pulled up to the drop-off curb in front of Idyllwild Elementary School, the doors flung open in unison as the school bell rang.

“Okay, guys, Justine will pick you up at three-thirty. I have book club tonight, so don’t give her any trouble,” Michelle said. “And no dilly-dallying, Nicky. I don’t want you to keep her waiting.”

“Mom, nobody says dilly-dallying anymore,” said Nicky, who in the past five weeks had discovered what “being cool” really meant, at least to a nine-year-old.

“You just be on time.”

“Will you please think about the puppy today?”

“Honey, I think about the puppy every day, and until you learn how to keep your room clean, the answer is still no.”

“You’re so mean,” he said, hanging his head, which was a bid for sympathy. Michelle wasn’t buying it.
To simplify even further, the concept of Wow Now deals with your mind. The concept of the Inner Winner deals with your heart. And the concept of the Dream Team shows you how to harness the minds and hearts of the chosen few people in your mastermind team.

Albert Einstein once said, “Make everything as simple as possible, but not simpler.” It is our hypothesis that success in any area of life—especially financial—all boils down to the foundation formula of all success:

$$S = M + H + T.$$  

Success = a focused mind + a determined heart + a team of focused, determined people

Surely it can’t be that simple!

Think of someone you admire. What makes this person special? Why has this individual been able to accomplish so much in comparison to most other people? Is it because he or she is smarter? More knowledgeable? Has the person read more books, been to more seminars? In our experience, what makes people successful is being able to focus their minds and harness their hearts. In addition, they’ve been persuasive enough to focus and harness the minds and hearts of a few other people to help them accomplish their goals.

Following this basic recipe, they are able to acquire all of the other ingredients necessary for success—money, skills, knowledge, connections, and so on.

No doubt you’ve heard of the 80/20 principle: 20 percent of what you do gives you 80 percent of your results, and 80 percent of what you do gives you only 20 percent of your results. The three critical key ingredients—heart, mind and team—are the 20 percent. If you get them right, you’re 80 percent of the way to your goal. Most students of financial success do just the opposite. They spend 80 percent of their time learning the strategies and techniques of making money and zero time on the mind, heart, and team. No wonder wealth eludes them.

Since the 20 percent of heart, mind, and team generates the most results we’ll focus our attention on those three ingredients. But in the final chapters of the book we’ll address the other 80 percent of what you can
“I know, I’m horrible. Now give me a kiss.” He rolled his eyes as he leaned forward and gave her a kiss goodbye. Hannah quickly did the same, then dashed out the door, catching up with her brother as he entered through the main doors of the school.

When the kids were safely inside, Michelle eyes drifted upward to the leaves falling from the giant maple tree hanging overhead. Fall had arrived, and it was the first day of school. The skies were dark with an approaching storm. The air was crisp, and Michelle couldn’t believe that another school year was about to begin.

Down the street at Lei Kim’s Diner, Mayor Brady Wilson sat in the front booth reading the newspaper. He was forty-three, but his wavy blond hair kept him looking like a man in his early thirties. He was on this day, much like every day, impeccably dressed in a black pin-striped suit with a crisp red paisley tie. He was a big fish in a small pond, but he preferred it that way. “Small-town living with a big-city mind for progress,” was the platform he’d used to win his second election as the mayor of Idyllwild. He was well informed, educated, and a student of the game. Mayor Wilson pushed the importance of current affairs, not just for the politicians of the world but also for every citizen of the community. You’d think he owned the Wall Street Journal the way he recommended reading it daily. “How can you vote on the issues if you don’t know what’s going on in the world?” he often lectured to anyone who would listen.

Lei Kim, a Korean-born woman in her late sixties, wiped her hands on the floral print apron tied around her plump waist as she retrieved Mayor Wilson’s order from the pickup counter: scrambled eggs, hash brown potatoes, one crisp piece of bacon, a sausage patty, two slices of fresh avocado, and double-toasted wheat toast. Lei Kim never minded the special order—after all, he was the mayor, and he was sitting in her diner, something he did five days a week. The
do, and teach you a few powerful moneymaking strategies organized into a few, fundamental moneymaking recipes.

**MAGNETIZE YOUR MIND**
**AND ENGAGE YOUR HEART**

People are notoriously impatient. They want results and they want them now! Therefore, they rarely take time to lay a strong foundation. That means they’re always building on sand. The three key ingredients of mind, heart, and team are the foundation of fast cash. We will show you how to magnetize your mind and engage your heart to get what you want in the fastest way possible.

Minds and hearts. This is the essence of success. Getting these two centers of your power to align in yourself and others is essential to whatever endeavor or project you are attempting to accomplish.

Have you ever tried and failed to accomplish something? Have you ever set a New Year’s resolution that is still undone? More than likely it was either your mind and/or heart didn’t buy into it. If your mind can see it but your heart can’t feel it and get excited about, it ain’t gonna happen. If you’ve always wanted something but you can’t imagine yourself doing it, likewise, no can do.

Any book on success talks about the importance of goal setting. Yet success is much more than goal setting. Between you and your ultimate goal are dozens of distractions that can slow down and divert you. The successful person translates his or her goals into doable, daily projects with deadlines, benchmarks, resources, and accountabilities, then applies single-minded, wholehearted thinking to drive those projects to completion.

For example, you might set the goal to create an extra $5,000 a month income in the next ninety days. As long as this remains a goal or a dream, it will probably remain undone. The project coordinator (that’s you) needs to assemble all the necessary ingredients—money, people, knowledge, skill, and so on—to make the project a success. But without the prime
The diner had a faithful following, not because the food was so good, which it was, but because Lei Kim made everyone feel as if each meal was prepared by the loving hands of the customers’ own mothers. She was sweet, caring, and knew her way around the kitchen.

Balancing the plates like a pro, Lei Kim hipped her way through the double doors next to the lunch counter. As she passed the back booth, she saw her only son, Johnny Kim, texting on his phone in the back booth.

“Put the phone away and get back to work,” she said with a disapproving glare.

“You see a customer who needs waitin’ on, and I’ll snap to, Mom. I promise,” Johnny said, continuing to type away on the keyboard of his phone. While he was certainly the poster boy for a lazy, self-entitled generation, Johnny did have a valid point. With the exception of three tables and two counter jockeys—a term Johnny had coined for old customers who dined alone—the diner was all but empty.

The decline in meals served had begun ten months ago when a Starbucks moved into town. It was a sign that the get-up-and-go lifestyle usually reserved for big-city America had finally arrived in here Idyllwild. But it wasn’t just Idyllwild, and Lei Kim knew it. People everywhere were becoming more and more impatient with daily life, and it was this fast-food mentality that somehow had caused a shift in traditional values. And now, sadly, small-town America was being replaced by strip malls and corporate chain stores.

Lei Kim stopped dead in her tracks. If you listened hard enough, you would probably have heard her sneakers skid to a halt. She did an about-face and with silent authority she took a step back toward Johnny.

“Get up, grab the dustpan and the broom, and sweep up around here. I’m not paying you to text your friends.”

Lei Kim didn’t need to tell him twice. While Johnny did have a smart mouth, Lei Kim ruled. Johnny grabbed the dustpan and broom.
ingredients of mind, heart, and team, the project remains uncompleted. The cash cake you’re trying to bake will most likely fall flat.

Many of our students assume that the fastest way to financial freedom is to learn nitty-gritty moneymaking techniques. They want to get right to the meat of how to make money. In essence, they say, “I’m financially upside down. Teach me how to generate some serious cash flow fast!”

There certainly are hundreds of moneymaking strategies. In teaching people how to achieve financial freedom, we find that a small percentage actually take our specialized knowledge and go out and create wealth. The vast majority get sidetracked by fears of rejection and failure, in the distraction of procrastination, in the confusion of not knowing what to do first, in the quicksand of low self esteem, in the doubt and discouragement and overwhelm. They know what to do but they don’t know how to get themselves to do it. The heart/mind stuff is the meat of the matter. You get that right, and you can accomplish anything you put your mind to. Fast!

In *The Seven Habits of Highly Effective People*, Stephen Covey quotes President Abraham Lincoln, who reportedly said, “If I had eight hours to cut down a tree, I’d spend six hours sharpening my ax.” Although we know that you’re champing at the bit to get out there and start chopping, we are going to show you the sharpest shortcut to wealth. It might seem like a detour, but it’s the fastest way.

There is a scene in the 1984 movie *Karate Kid* that has become almost a clichéd example of what it takes to succeed. You may have heard this metaphor before, but have you applied it to yourself recently? (If you haven’t seen the movie, rent it. If you have, it is worth watching again with your Dream Team on a free night you might share together and then discuss the insights that you glean.)

If you remember, the film’s main mentor is a handyman/karate expert, Mr. Miyagi. He has been recruited by a bullied boy, Daniel, to teach him some quick karate techniques so he can defend himself. His eager student wants to immediately start learning karate “moves” and is very frustrated when his mentor instead assigns him days of menial chores.

He gives him several cars to wash and wax. “Wax on,” Miyagi says, and demonstrates with a clockwise movement with his right hand. “Wax off,”
combination from the utility closet and began to carelessly sweep his way through the diner. Making sure his mother was busy delivering the mayor’s breakfast, Johnny pulled out his iPod Nano and snuck the earbuds into his ears. Like most kids his age, Johnny was a walking LCD light if you counted all the electronics he carried at one given time.

“Okay, here we go, Mr. Mayor,” Lei Kim announced over his Wall Street Journal.

Folding his paper, Mayor Wilson thanked Lei Kim, and smiled as Michelle entered through the front door in a rush. He’d liked her from the minute he first saw her standing in line at city hall nearly two years ago. Michelle had been applying for her business license, and Mayor Wilson had been on the campaign trail for reelection. For the past six months, Brady Wilson had been a man on a mission. He was attempting to court Michelle, but she didn’t think it was appropriate yet to introduce a new man in her children’s lives, so they remained just good friends. Her spirit was light and he needed that in his life. It had been three years since he’d lost his wife to a long battle with cancer. He was ready to start again, but Michelle wanted to take things slowly. He understood this, but liked her nonetheless.

Lei Kim greeted Michelle with a warm hug.

“Are you hungry, dear?” she asked.

Michelle was running late and didn’t have time for breakfast. “Just a coffee to go.” While Michelle greeted the mayor with a quick smile, Lei Kim began to lecture, something she often did, on the importance of a healthy meal.

“Breakfast means breaking the fast. Now you can’t do that with coffee and a doughnut, now can you?” Lei Kim didn’t wait for an answer, as her attention was drawn to Johnny trying to sweep a piece of paper into the dustpan. After his third stroke, he braced the broom against his neck and tried to sweep the trash into the dustpan.

“Maybe just bend down and pick it up next time.”

“Stupid broom gave me no leverage. What am I gonna do?”
he says with a clockwise movement of his left hand. “Breathe in. Breathe out. Very important.”

The next day, he delegates Daniel another task—to polish his deck with sandpaper. “Right circle. Left circle,” Miyagi says, and demonstrates.

The next day, he assigns Daniel to paint the fence using up/down brush strokes. “Up. Down. Up. Down. Don’t forget to breathe.”

On the fourth, day Daniel arrives to see a note on the door: “Paint the house. No up/down. Side to side. 1/2 right hand. 1/2 left hand.” When the pupil finally rebels over all of this meaningless make-work, Miyagi reveals, in a powerful scene of martial arts movements, how the muscle memory Daniel has built from the seemingly meaningless repetitive movements are necessary building blocks of coordination for specific defensive moves in karate.

Just like Mr. Miyagi, we’re going to ask you to wax on, wax off. If you wonder why we’re asking you to do these homework assignments, just trust that there is method to our madness.

So here is your first wax on/wax off assignment. Notice what time it is right now. Then, for sixty uninterrupted seconds, ponder this question: What does it mean to be single-minded? Next, for sixty uninterrupted seconds, ponder this question: What does it mean to be wholeheartedly committed to an objective?

For sixty uninterrupted seconds, scan back over your life and find three examples where you succeeded—often despite great odds.

1. ________________________________________________________
2. ________________________________________________________
3. ________________________________________________________
Mumbling to herself out of frustration with her son, Lei Kim crossed back into the kitchen with a purpose.

Michelle turned to Mayor Wilson and delivered an apologetic smile.

“Sorry I can’t stay—first day of school has put my morning behind. I have to get the store ready to open up. Are we still on for Thursday lunch?”

“Actually, I have a better idea. What time do the kids go to sleep?” he said, leaning in with a smile. “I could come over, make dinner, and we could...watch a movie or something?”

“Brady...” Her words trailed off. “I think it’s probably best we keep with lunches for now. I’m just not ready for anything serious right now. Is that okay?”

Before he could answer, Lei Kim returned with a brown paper bag for Michelle.

“What’s this?” Michelle asked.

“Fresh fruit and oatmeal. You can eat in the car.”

“But I didn’t order—“

“No, you didn’t. Your body did, and you can thank me when you get to be my age.” Lei Kim said with a smile. Even though she was probably thirty pounds overweight and a recent convert to veganism for medical reasons, the woman was an expert on food. Nobody could doubt that.

Michelle thanked Lei Kim and said goodbye to the mayor. His eyes followed her out the door. Michelle looked back and delivered the smile he loved so much. Mayor Wilson smiled back and returned to his breakfast, but Lei Kim was still standing over the table.

“She’s one of the good ones, you know,” Lei Kim offered.

“Yes, I know.” He was about to take a bite of toast when she leaned forward like an overprotective mother.

“Have you ever visited New Orleans, Mr. Mayor?” she asked.

“I believe I have.”

“Did you try the gumbo?”

“It’s a little early for me to start thinking about gumbo. I’m still trying to eat my breakfast.”
For sixty uninterrupted seconds, scan back over your life and find three instances where you set a goal but failed—where you did not achieve your objective.

1. _________________________________________________________
2. _________________________________________________________
3. _________________________________________________________

Bring the insights you gleaned into Part One, where we’ll learn more about the first key ingredient to rapid success: Wow Now.
Lei Kim stopped his hand just as the toast was about to reach his mouth. She looked into his eyes. “It’s never too early to talk about gumbo, and the secret to a good gumbo is to not rush it. You rush it and you ruin the roux.” Then she walked off. The mayor caught the eyes of the old man sitting at the counter.

“I guess she told you,” he chuckled to the mayor, sipping his coffee.

The mayor offered a “thanks for playing” smile, then bit into his morning toast, which was now cold. Tossing it onto the plate, he returned to his Wall Street Journal.