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a conversation with **T. Harv Eker**

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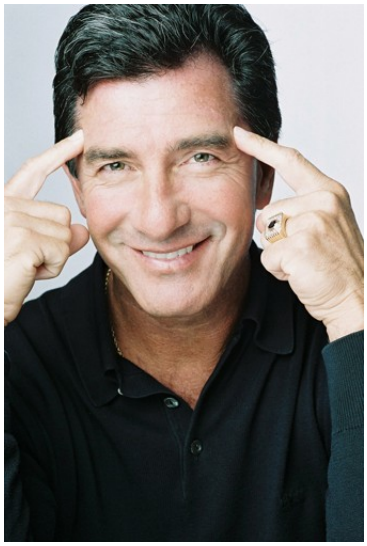


This is George Madiou, Publisher of TheNetworkMarketingMagazine.com and I'm excited today to be speaking with a good friend of ours, T. Harv Eker, author of *Secrets of the Millionaire Mind*. His book has hit #1 in NY Times, Wall Street Journal and USA Today's best-seller list it's first week out. The book has now sold over a million and a half copies and has been translated into 36 different languages. He's the founder of Peak Potentials Training, one of the fastest-growing success training companies in the world. Close to a million participants have attended T. Harv Eker's seminars. He is considered one of North America's most exciting presenters. His philosophy is street smarts with heart and his teachings change peoples lives. T. Harv Eker... are you there?

T. Harv Eker: I am here! Thanks for having me.

GM: It's great to have you. I want to jump right into this because I'm really excited about some of the things we have to ask you and I'm excited about things I can learn from you. One of the first things that come to mind is that you went from broke to millionaire in less than three years. What did you do? And have you since held onto your wealth?

T. Harv Eker: That's a great question. First thing is that I have gone through a lot of struggle myself. I'll get to that a bit later but primarily, when I grew up I was given the message by my parents that if you didn't

get rich... if you didn't have a lot of money, *you would die*. It wasn't about being comfortable or going on nice vacations, it was life or death.

Basically, they had come from Europe and escaped some issues around money. So I just wanted to be a millionaire. I even left college after the first year because it wasn't going fast enough for me to get rich.

Unfortunately it didn't work out that way. For the next 12 years I did nothing but struggle. So that's why I have a very strong understanding of what happens for most people when they're not doing as well as they'd like to be doing. And how disappointing that can be.

I finally got some lessons under my belt after struggling in business for 12 years and then I opened one of the first fitness retail stores in the world. I was very fortunate that it went really, really well because of what I'd learned and I became a millionaire in two and a half years.

> **Now this is the interesting thing, about a year and a half after that, I looked at my bank account and I was just about broke again. Right back to where I had started, all the money was gone.**

If you asked me today, “Where was the money?” I don't even know, I bought a bigger house, a couple of cars though nothing special, I had two kids, I did some investing that obviously didn't go so great, I lent some money and didn't get it back, I gave some money to people that I cared about because I had just gotten it so quickly, I don't know... it was gone.

It was very interesting that it was really the seed of my book. Like I said, I looked back at my bank book... I was always at this $1800 – $2,000 mark, just enough to pay rent pretty well and pay for the car. Always! I looked back and there was that same number again. So I kept looking back, (in those days we had bank books) and sure enough I kept seeing this same number range over and over and over again.

Now here is where the serendipitous part comes in, the part that supports my thought that there are no accidents and everything has a reason or purpose for being here, all of a sudden it dawned on me. Because I was

in the fitness business, I would teach people about the 'set point' when it comes to your weight. And I would teach it 20 times a day. Everybody who came into the store I would talk to them about a metabolic set point that you need to change so your body burns up more calories at rest. That's the only way you can actually drop weight on a permanent level. You've got to change that through exercise, and it becomes visual. So everyone understood this, they all know what a body's metabolic set point is for your weight.

> **All of a sudden I look at these numbers and say, “Oh my gosh! Look at this, the same way you have a 'set point' when it comes to your weight, you have a set point when it comes to your money and this is mine!”**

And we'd never heard that before.

It just so happened that I was working on myself very heavily in the areas of mind-change and belief-change and emotional relief technologies. But it wasn't around money... it was to be a better father. I had heard my father's voice come out of my mouth one too many times when I was dealing with my son... and I didn't like it. I swore I was going to be a great Dad and I did not find myself at that level at that time.

So I was working very diligently to change what seemed to be ingrained in me, programmed into me, especially around being the father to a son.

So as this all dawned on me I started using these principles and belief-changing, mind-changing re-programming methodologies for my money. And all of a sudden my money started coming back *in buckets*, and it's never stopped! I've now had the blessing of being able to teach these methodologies to over a million and a half people and all I can say is one thing... they work!

GM: That's great! Your #1 best-selling book is called *Secrets of The Millionaire Mind* and you've come out recently with a new book called,

Millionaire Mind for the Network Marketer. What is a “Millionaire Mind” and how can you apply it specifically to Network Marketing?

T. Harv Eker: The millionaire mind is just what it says. It's how millionaires think, or how rich people think, or how successful people think, as opposed to unsuccessful or broke people. It's very important that people recognize what we call the process of manifestation. It's a formula, and the formula says this:

Your thoughts lead to your feelings, your feelings lead to actions and your actions lead to results. So where does everything begin? It begins in your thought processes. Right? Well actually, wrong! It doesn't start there... that's just what most people believe. But here's a good question for everyone... Where do you get your thoughts from? Why do you think the thoughts you think and someone beside you thinks thoughts totally different?

> **The answer is that your original programming determines the bin, let's say your mind files, that you can choose from in order to think.**

Think of it this way, all of your knowledge is stored away in this file cabinet, like something you would have in your home or office. It's full of information that is sorted and labeled. It's there for your protection because your minds job is protection and survival. It's there to help you survive in this world. So whenever you have a thought about something or you see something, you go to your 'file cabinet' and search for what that means and your file cabinet tells you what that is.

> **The reason you think the thoughts you think is because that is all that is in your file cabinet. And the reason most people think the same thoughts every day is that those are their 'favorite' files. They just go to**

those front files, they're easy to access. That's how it works.

The problem is that, when it comes to the topic of money, most people's file cabinets have a money file that is not directed toward wealth and success. In other words, it doesn't work very well. Why is this? Because we were all taught how to do money. Nobody comes out of the room doing money... we were all taught. And usually we were taught by people who didn't have a lot of it or they had a lot of emotional issues, or negative habits and thoughts around it. Their ways of thinking and being around money are automatically programmed or ingrained in us and became our normal and automatic ways of being and thinking around money.

So we are robotic in our way of thinking around any one thing because we were taught to do that. Those are the files, the *only* files, that are in our mind and accessible to us. The bottom line... you and me and everyone listening or reading is *programmed* to do what they do, specifically around money. And the decisions you make around money come from the beliefs and conclusions and learning and information you got 20, 30, 40, 50 years ago.

You might have some new information but that doesn't override the old information unless you actually go in there, look inside the file cabinet, and examine it just as you would if you had a full file cabinet at home. When you open a file cabinet and find it stuffed full of old junk that you don't need any more, it doesn't serve you any more, it's not even who you are any more, like that old lease from the house you lived in years ago in a city you no longer live in, and *you get rid of it!* Now you have room to put in new stuff.

If you go to the right source and get new stuff that is powerful and supportive to wealth, you install that in your file cabinet and make that the natural, habitual place right in the front that you go to, you now have the opportunity to think like rich, successful people think. And the result is wealth. It's the only way you can do. In short, it's called a financial thermostat. Everyone has one... and your financial thermostat *will* determine your financial life. It is the root cause of success, mediocrity or failure.

And unless you change the setting of that thermostat you are *doomed* to stay pretty close to the same level you are at financially right now for the rest of your life! This is the critical element. This is the root cause right here.

GM: Then to have a millionaire mind, someone has to change their blueprint, raise their thermostat. So how do they know how high it is and how to change it?

T. Harv Eker: Those are great questions. First of all, how do you know how high your money blueprint is? It's simple. Remember, in nature, the roots create the fruits, so the fruits are the results of our life. So, when we talk about a money blueprint; if you want to take a look at a blueprint just look at the 'house' that was built. If you look at the fruits, you know what the roots look like... you can not have apple fruits and lemon roots, it doesn't work that way. You can't have a corn crop with turnip roots. So how do you know what your blueprint looks like? Look at your life, look at your results, look at your bank balance and income level. That will tell you everything you need to know. Look at your net worth. Look at how much you save or how much you spend. Look at how well you manage your money. Look at how well your investments do or not. Look at how well your business does or not. Look at how you trust people with money or you don't. Look at whether you have a balanced life around money or you work your buns off and never get anywhere. That's all a function of this financial thermostat. It's a function of your money blueprint.

So if you want to know what your money blueprint looks like look at your results, that tells you really quickly in every part of your money.

Now, how do you raise it, change it? You reprogram the software. Here's the thing, people go, *"Well you know Harv, this is all woo woo stuff... we need information on the stock market, what's it going to do today? We need information on business, how to market!"*

Guys, that's all surface stuff. That's all outer stuff, it's great but too late. A person with a brilliant marketing strategy, with a poor money blueprint will a) not use the strategy or b) blow up the strategy or c) the strategy will work for everyone but them... their timing will be off, their wording will be off, *something* will be off. No matter what happens they *will* not make it. It's already too late, you're dealing with the fruits already... you've got to go down to the roots.

So how do you change it? The only way to change it is to actually go in, examine exactly what your money file looks like, all the files in there. Pull out the junk you don't need and install information and programs that you *do* need to support wealth. That's why we have the program called the Millionaire Mind Intensive. It is a three day event, we do this for people right on the spot. We don't trust them to take it home because you won't do it at home. Why? Because your blueprint is not set for it at home. So we actually change people's blueprint, their financial thermostat, right in those three days and we do it in dozens of countries around the world.

So, can you do it on your own? You can. Will it be permanent? Unlikely. If you read the book, *Secrets of The Millionaire Mind* would it be permanent? Probably not. Would it help? Yes! But again, to give you an idea, if your car won't start... do you call the dealer and they tell you to go under the hood and direct you to make changes? No, they don't do that because you're not equipped to do it yourself. Could you do it? I suppose you could learn it but it would probably take you years. Instead they say, *"Bring the car in at 8:30 Tuesday morning and we'll help you."* Same thing here.

GM: Let me interrupt you for a moment. You've written this new ebook, Millionaire Mind for Network Marketers, and you're giving it to our readers. They can pick it up by going to http://www.MillionaireMindforTNMM.com So my question is, how does it apply *specifically* to network marketers?

T. Harv Eker: Right... that's a great question. Two things, obviously when I say there's a difference between 'bringing the car in' and 'doing it yourself' there is a big difference. Yet at the same time there are a lot of

things you *can* do prior to any event that may prevent you from even coming to the event, like the car not working.

At this time I would highly recommend that everyone in the network marketing industry get the Millionaire Mind for Network Marketers ebook and the reason is because the elements of how rich and successful network marketers think versus how unsuccessful or moderately successful network marketers think is exactly explained in that book. Very specific ways of thinking that everyone needs to adopt, which if they become habitual will bring you amazing results. The other thing that's important for network marketers is this – in the network marketing industry is the blessing that you get the support of every other person around you!

This is a crazy industry. I mean in what other industry, and I should pre-frame this by saying, *"George, I am not in network marketing, I am not with any network marketing company."* I am a business and financial success teacher and I teach what works in the real world. It just so happens that so many of the network marketing principles are right up that alley. Where else are you going to get support from what would be competitive in any other industry? I mean, if someone sells the same product as you in the conventional world, they are your competitor, period. In network marketing... they help you! Why? Because they are part of your upline or downline and they want to make sure you do well because then they do well. It's even how the pay plan works, which is brilliant!

So the good part is that people are helping you all over the place. You just have to use that help... and we'll talk about that in a few minutes. The not so good part though, as far as the blueprint is concerned, is that your result is partly a result of where your financial blueprint is but it's also a result of all the people that work with you.

If you have a bunch of people, let's say 100 people or 200, 300 people in your downline and the average financial set point for that group is say, $20,000 a year in earnings, guess what? That's going to reflect very poorly for you because that's all they can do versus the group that has a money blueprint set for $100,000 a year. So, not only is this imperative for you to learn so you can change your money blueprint, it's imperative for your friends and partners because their results turn into your results.

GM: That's interesting because that is closer to what was going to be my next question. As you put it, our financial thermostat, is an issue when it

comes to our relationships. It is said that the biggest issue being argued about by couple is money. So yes, my question was does this hold true in our business relationships... say your partners, upline and downline?

T. Harv Eker: Well, as you just put it George, the #1 cause of all relationship break up of any sort is money. That's not just with marital breakups... it's with business breakups, it's with network marketing, it's with parenting, it's with all kinds of relationships. So absolutely, when it comes to relationships in any arena money is the issue, because there is such a big emotional charge to it.

> **And here's the real issue, when you argue with somebody or have a difference of opinion about something like money, which is usually the case, you're not arguing about money. The two of you aren't really even arguing... the two blueprints, the two financial thermostats, the two programs are arguing. The two programs are conflicting.**

Here's a perfect example, let's take a husband-wife situation. So the wife comes home with 12 shopping bags and the husband says, “What's that?” and the wife says, “Oh, I went shopping.” Now he says, “What do you mean you 'went shopping'. What did you buy?” and she says something about buying shoes or whatever and he responds with, “You bought that last week! I can't believe it! We barely have enough money for anything. We can't even take a vacation! I slave my buns off to barely make do and all you do every day is just spend money! I can't...”

And she comes back with, “Well, money is meant to be enjoyed. You live like a little piker... you're so cheap, blah, blah...” And I ask you... who's right? Who's arguing? The argument isn't between the two people, George, it's between the two programs.

She learned that money was meant to be enjoyed and that you use it and spend it for those purposes... to look nice and feel good, etc. For him money doesn't mean joy. For him the program says money means freedom, and if I have enough money then one day I can stop working. I won't have to work my buns off every day and I'll get some freedom.

> **She's not spending my money, she's spending my freedom. And he's not stopping her from spending money, he's stopping her from enjoying her life. This is critical!**

These two blueprints are arguing and they don't even know it. Take a look at a network marketing relationship – one person in the relationship says "We should be more aggressive." You look at your downline and you call them at 7:00 in the evening and ask them what they're up to. They say they're watching TV with the kids. When you ask what they are going to do after that you find out they have a poker game... and you start wondering if this guy *ever* works. You're working every night making phone calls and he seems to be wasting his nights away. How can he do this??! And there you go... a huge disagreement.

To one partner the work and the results it leads to is *really* important and to the other it's just not *that* important. And so you don't really like one another. You're annoyed that he is watching TV and playing cards and he finally tells you to stop calling him after 7:00 because all he ever hears from you is negativity. You're stunned and tell him he doesn't ever work. And suddenly this relationship has a big problem.

This happens every day.

GM: True! In *Millionaire Mind for Network Marketers*, and thank you for making it available to us, you present some habits of rich and successful people and how they differ from the rest of us. You say that rich people model and admire the rich. Can you talk more about that?

T. Harv Eker: Oh sure, this is critical. Most rich and successful people do admire and model other rich and successful people. What about other people? They *resent* rich and successful people. So first of all, as far as

admiring rich and successful people there is a very simple law... and the law says this:

If you negate something you can never have it.

So why would you negate rich people when all that says is you're never going to be a rich person? That's not an intelligent thing to do.

As far as modeling, this goes down to network marketing perfectly because the reality says most network marketing companies have a system, they have people in their company that have used this system and have become very successful. I don't know any network marketing company that is still around that doesn't have extremely successful people. And as I said earlier, in network marketing the beautiful thing is that successful people help you. They want you to succeed. So instead of negating or resenting them with “Wow, look at them. They're so lucky. They knew all the right people.”, why don't you just model them? You need to model successful people.

Look, I'm in the training industry. In the training industry there are a few people that are extremely successful. I watch what they are doing and I model those people in those areas. I have a lot of people who model me in this industry. And that's great! You see what's working and you do what works. That's how people learn. So instead of negating people that are successful admire and model them. Learn from them.

The reason most people don't do well in network marketing is because they've got to do it *their* way. “I'm going to do it *my* way, my style” - you know what?

Your style could also be a broke style. Here's my highest recommendation, copy, model, go under somebody's wing. Allow yourself to be an apprentice. Allow yourself to be taught at the highest level they can. Do exactly

what they say. Do not veer from it... until one day. One day you're allowed to do it your way. You know what day that is? The day you get rich!

When you are rich you can do it whatever way you want. But until you get rich, do it in a way that someone else has gotten rich from. If you're going to climb Mount Everest, George, it is not intelligent to do it your way. It is intelligent to go with a sherpa or a guide who has been there safely dozens of times and can lead you and show you where to step and where not to step. Because one missed step of one inch could send you to your death. If you do it the right way it's still not a sure thing but at least you've got a chance.

The thing that gets in people's way is their ego... 'I have to do it *my* way, *my* style, the way *I* like it'. I'm sorry to say it but the way you like things might not be the way to success. People 'like' a lot of stuff, they like drinking beer at night, they like watching TV, they like being *comfortable*, and that's too bad because comfortable is the kiss of death to success.

If your intention is to be comfortable I guarantee you will never succeed at the level you want. Why?

Because comfortable is the opposite of growth. And if you want to have more of anything, especially MONEY and SUCCESS, you need to grow, not be comfortable.

So you need to do it a way that works, not necessarily your way. So yes, you need to admire and *model* the successful people in this arena.

GM: I love that statement, *Comfortable is the kiss of death to success.* And there is another thing you said that I also love, you talk about playing to win as opposed to playing just not to lose. Say more about that.

T. Harv Eker: Yeah, of course. Most people play the money game on defense instead of offense. Let me ask you George, with any sport, if you've played a sport strictly on defense, what's your chance of winning that game? It's impossible. You can't win. And most people's concern around money is survival and security. So what's your goal? What's your intention around it?

> **Rich people's intention is abundance and wealth. And poor people want to just have enough to survive and pay the bills and earn a decent living, or again, just be comfortable. And that's a problem. Intention is critical and powerful. Whatever your intention is you cannot get past that. So that's exactly what you're going to get.**

If you intention is to simply make a few dollars, guess what? You've just sealed the deal. You'll just make, maybe, a few dollars! Am I going to get rich? No! Am I going to do well? No! Why? Because you're in it just to make an extra few bucks. That is not the way to do anything! You don't do things to just barely survive, why would you do that? But people play the money game that way because they've been taught that.

There is a saying that says this, and write this down, get it ingrained... *if you shoot for the stars you're going to at least hit the moon.* Most people don't even shoot for the ceiling in their house and they wonder what the problem is. The problem is not that your goals are too big and you miss them, it's that your goals are too low and you hit them. Now why would someone have low goals? Simple... because they have low expectations of themselves. Because they are willing to settle for low in their lives. They don't want to try for too much. Why? Because of the fear of failure. They think if they try for too much and don't make it that they will be a failure.

Listen, here's the deal... you don't need to term it failure, you simply need to term it as going for major goals. In this case you want to earn a lot of money... *"My intention in my network marketing business is to get rich not to just earn a decent living."*

"Oh but Harv, you don't get it. I have a job. I have another business. I'm not in this to get rich, I'm only in this to earn a few dollars to send my kid to college or get the other car. I'm not in this to get rich"

That's the problem! It's the 'I'm not in this to get rich' mentality that makes it impossible to do so. It's the chicken and egg thing. If your intention is to earn a few extra bucks that's the only thing that becomes possible for you. You have put this massive limitation on you and your family. But if you shoot for the stars you'll at least hit the moon.

I want everybody to do this little exercise (and by the way, this is in the ebook)... I want you to write down two realistic goals for yourself. One is your income 5 years from today and what is your net worth 5 years from today. These are your realistic goals. Then I want you to do one more thing. **Add a 0 to both of those numbers.**

You'll be shocked! You'll claim it's impossible and wonder who needs it. Your money blueprint will start chattering. But I want you to add that 0 because if you do what's necessary to add that 0, it's a radically different strategy than what you'd use to earn a smaller income. And you'll do better than you know. You could make a thousand times more than you would have even if you don't meet $10,000,000 a year. That's fine. You'll still do way better than you would with the mentality of earning an extra few bucks.

> **You need to play the money game, play the business game to WIN! It's a lot more fun and a lot more exciting and you're a lot more exciting to be around.**

Your downline and upline will want to be in your winning energy. You're the one who is saying that extra 10% we did this month is good but not great, we want to go for 50% more every month. And you'll get 30%.

Know you did great... but continue to reach for the 50%. You don't have to make it a failure. Continuing in the direction of 50% will give you far better results than trying for 10% and getting 2%. That's the way losers talk, George.

GM: You know, a lot of people in the network marketing industry have a hard time selling something, products or services, but often that's what the network marketing business is about. A friend of mine who is a leader in a company often says, “My Mom couldn't sell a free car” and he's right. Is there a piece of key advice on how to overcome that fear or hesitancy revolving around that?

T. Harv Eker: What a great question that is because it's a big problem that we've been so ingrained to perceive the word 'sell' as a bad word. It's with good reason because there have been so many uncouth, aggressive idiots trying to sell us things it's no wonder we have this image. But here's the thing, there is another exercise in the book that I encourage you to do.

> **Write this down in capital letters – SELL. Now cross that word out and replace it with the word HELP.**
>
> **Rich and successful people focus on helping people. Unsuccessful people focus on selling and product.**

At my seminars people ask me all the time how they can make money. That question doesn't even make sense as we don't make money unless we work at the mint. What they are really talking about is *earning* money. So a better question is, “How do I earn money?”

Good question, how do you earn money? Write this down – the definition of an entrepreneur or a person in business or even an employee is it's a person who solves problems for people for profit or pay.

So what are you? You are a problem solver. So, in order to earn money, in order for someone to give you money what must you be doing? Solve a problem for them. You help them solve a problem. So instead of thinking of yourself as a salesperson selling a product, you need to start thinking that the only way to earn money is a result of solving problems for people. And that's all you do.

There is no reason for selling anything to anybody. There is only the need to talk to people in your life and see if you can help them. Not as terminology, George... I'm not talking about changing your terminology, I'm talking about changing your entire perception of yourself, perception of what you do, perception of what your product does, perception of what the opportunity offers and perception of what you're all about! Where are you coming from?

> **If you're out there to sell people stuff you will be broke! But if you're out there to help people out then you're coming from a different place. There is not a lot of pressure and there is not a lot of rejection.**

If you carry a line of skin care products and you talk to someone about skin care with the intention of selling it you won't go anywhere. But if you get into a conversation with someone who happens to bring up the fact that they're feeling uncomfortable about aging and the fact that they're starting to see wrinkles on their face then you can empathize with them and ask them more questions about problems they may have around that issue and you can suggest to them that you *might* have something that *might* help them a bit.

And what is their response? “Really? What?!” And they will be eager to hear more from you or make it clear they aren't really interested. You don't try and help people who don't want that help! It makes all the difference in the world. If you can't help them, move on! There are lot of people you can help!

That's the first thing and here's the second thing. What does the economy look like? It's in the pits! That means people are hurting and have big financial problems. So, in this economy do you have AN answer? YES! You have one of the only answers that's possible for these people.

> **The fact is that network marketing is one of the only and certainly the biggest opportunity on the planet right now specifically *because* of the economy.**

Okay now everybody, listen... what are the other choices right now if you need money, or you don't have enough, or you want to get rich, what are your choices. Is it Real Estate? Maybe but you're taking a big risk right now? Get a new job? Yeah, okay, want to stand in line with the 58 million other people? Open a conventional business? Let's look at that for a second... have you tried it? You have to do EVERYTHING! It's all on YOU. And it's expensive.

> **Now let's talk about network marketing. You have to open up your mouth and tell somebody something about what you use and enjoy, even love. And pretty much everything else is done for you. How hard is that?? Are you kidding me? Network Marketing is done for you!**

Now George, I don't mean to be upset but it bugs me when people tell me how hard network marketing is. Bottom line... you don't sell anything, you just help people. Not only product wise but you can help them with

ways to get rich! Something that's the only way for most people. An opportunity that is needed right now.

And if they don't want it say, “Great! I'll talk to you later”.

GM: I'm having an AHA moment right now. People have commented that I'm a born salesman. And I just don't think of myself that way. I grew up believing salesmen were criminals knocking on the door, literally. I had a teacher in school that taught me what you are saying... so I simply became a problem solver. You're comments really drive home for me that what has happened for me is I'm just doing it the right way. Something else you talk about is called “the grass is always greener” syndrome. What is it and how does it apply to network marketers?

T. Harv Eker: First I think we should discuss why it's worthwhile to get rich. If you say you don't need a lot of money, I think you're being a little short-sighted. I'm really committed to getting rich. The NY Times called me a 'financial evangelist'. I'll take that with a blessing. So why get rich?

1. **Lifestyle.** You can live a little nicer life when you have money.

2. **Contribution.** I believe it's your duty, your dharma, to get rich so you can contribute to those who will never have the wherewithal. And in North America we *have* the wherewithal. I believe there are no accidents. Everyone getting this ebook and everyone listening to or reading this conversation would not be here if they weren't supposed to hear this. So I *know* you have the wherewithal. There are places where you really wouldn't have the wherewithal. Somalia comes to mind. The question is what can we do about it? You can do something about it. It takes money in this world to really help someone in a physical way. Once you have plenty for yourself you can give it away.

3. **For who you will become.** In character, virtue, strength of mindset and attitude. In order to be successful enough at anything, you have to be a bigger, better, stronger person. To get rich and successful you have to be bigger better and stronger than you do to be broke and moderate. Rich and successful people are bigger than their problems. Unsuccessful people are smaller than their problems.

Here's an important question I want to ask everyone reading and everyone listening today, you're not going to like it but it's real, so just answer the question.

What are you really like when it gets hard? When it gets tough, what are you really like?

Don't just make excuses or say something not true... are you really the person who will do whatever it takes? Do you do that... or do you do what's convenient, do you do what's comfortable? What are you like when it's not going so good? You know what?

Successful people dig deep. Successful people do whatever it takes.

And here's the reality about what unsuccessful people do, they do what they've always done when it gets really hard... they quit, they give up, they run to the next shiny penny. They say “this business is too hard, or this company has this problem or that product has that problem. If I go over there to that company I can be a success.” Otherwise known as 'the grass is always greener...' syndrome.

But here's the reality, and I hope and pray you 'get' this... the fact is this, if you can't make it here you won't make it there, or anywhere else either. Why? Because it has nothing to do with here or there. It has everything to do with *you and who you are*.

You see *you* are the root of your success, mediocrity or struggle. It's you! Everything else is window dressing.

The company you're with is window dressing, the product you're offering is window dressing, all of the marketing tools are window dressing. It's all great but YOU are the hub of the wheel so don't fool yourself into thinking

that you're going to do better somewhere else because chances are you won't. Fortunately or unfortunately, you take yourself with you wherever you go. And the problem in this case is that you're still taking the same unsuccessful person into the next set of circumstances. So what do you do?

You commit! You do whatever it takes to succeed right now, right wherever you are right now.

You don't leave searching for the next green pasture because I guarantee you one thing. When you get there you will find the grass brown in that pasture too. Because remember, that one statement you made a little while ago was that THIS was the green grass, THIS was the perfect pasture, the next shiny object. Remember? When you left the last one?

I know because I used to be that person! You know what, you could have printed the words “Grass is Greener Guy” tattooed onto my forehead. Everything I did I'd stop within a few months. Why? *“Too hard, this isn't it, this isn't right for me. Oh but that thing, I'll do that. Everyone is doing well with that. I'll just... “* - that was me for 14 years until I finally, finally, finally figured out that this isn't working! I made a decision to focus and I made a bet. I made a bet for $1000, which I definitely did not have at that time. I was already choosing at nighttime whether or not I would eat dinner or put a dollar's worth of gas in my car for the next day. And I said to a guy, *“Listen, if I leave the next business before I become a millionaire, this thousand bucks is yours.”*

All I thought about every day was that thousand dollars. That's why I made a decision to focus and it didn't matter what I was in. I thank God I got involved in something I really enjoyed and knew I wasn't going to be able to leave, I had no choice, and I became a millionaire in two and a half years. I learned the value of this and I wiped that tattoo off of my forehead forever.

I'm telling everyone right now... the grass is greener *does not exist.* Your eyes and your mind are the only things that turn things green or brown. Don't be looking for greener grass because it doesn't exist. You have to be the greener. You have to make it where you are... don't be leaving.

How you do anything is how you do everything. What you did to be unsuccessful here is what you'll do to be unsuccessful over there. And George, this doesn't just go for business and network marketing does it? How about relationships? People get a divorce and then bad mouth their former spouse, then get into another relationship and find more things wrong. Or they attracted the same issues. That's a problem... but let's not get into that because I don't want to get myself upset.

GM: Another thing about successful people is that they use leverage. Can you explain this and how it applies in network marketing?

T. Harv Eker: I don't even know of a better example of leverage than in network marketing.

> **The reality is that everybody who becomes rich uses leverage. Leverage means doing more with less.**

Leverage means instead of you doing everything, you have let's say, 10, 20, 30, 50, 100, 200, 500 people working for you. That's in a normal company. That means instead of you putting down $1million on a million dollar property you put down $200,000 and use the banks money to leverage and get into that property, fix it and turn it over and make a profit, or whatever you need to do so you can now buy five more properties.

Leverage is the use of having a renter paying for the mortgage on your house. Leverage is the use of other people to expand yourself exponentially. Network Marketing has to be the ultimate use of leverage; whereby you get paid on not only your own efforts, you get paid on the efforts of dozens, or hundreds or thousands of other people in your downline. The exponential numbers are ridiculous. It's like compound interest. You know if you put a penny on a chessboard square on day 1 and two pennies on the next square on day 2, and 4 pennies on the next you would eventually run out of money ON EARTH, even with the U.S. printing it as fast as they can, you would run out of money with still eight or nine squares left if you doubled it every day. That's what leverage is and that is the *best* thing about network marketing.

Let me give you a tip, this goes back to trying to sell your product. If you try to simply sell your product one on one to people, you're never going to get rich in this business. You won't get rich in any business this way. Again, I talk about generalized business principles that work in all businesses. You won't get rich in any business trying to sell one product at a time. It's simple.

> **But here's the thing, if you can build yourself an organization where every day you spend your time BUILDING your organization and training people to train people to train people instead of selling products you're going to be rich.**

People who spend their time meeting others at Starbucks to sell them some skin cream are going to be broke forever. You're going to be earning $100 a month in extra income here. I'm sorry to be the one breaking it to you, I don't know what your company told you, but look at the ones making the money. Do they do that? No, if they meet with somebody it's someone who knows a lot of people and they're talking to them about the business opportunity. The skin cream they'll take care of *too*.

In reality, just think of business principles. If you sell one to one you've just sold one item. If you sell one to a thousand, then you've sold a thousand items. It's simple math, use leverage. So think to yourself that instead of selling a product, your job is to train other people to train other people.

> **If you don't train them to *train* then what's going to happen? You're going to train them to do... and then they'll become doers. They won't train anybody and**

your downline will stop right there. You have to train them to train to train to train.

George, again, I'm not in network marketing. You've been in it for years. Is this accurate? What do you think?

GM: Absolutely! I want to throw in the website address again, http://MillionaireMindforTNMM.com and encourage people to go get your book. This conversation has been eye opening. For so many who are listening or reading, this is life changing stuff that you have been talking about. I really, really appreciate what you've said and I want to thank you for everyone who has listened and read. Is there anything that you want to leave with us?

T. Harv Eker: The bottom line is this, and it's worth repeating, you are the root of your success. It's not anyone else. Even in network marketing, no one is going to do it *for* you; they'll do it *with* you, thank goodness, but they won't do it for you. You have to decide. You make a decision and commit to it. You say, “I will be successful at a whole new level!” And then you have to do what it takes to be that.

What does a pro athlete have to do when they make the decision to be THE BEST? What do they have to do? Do they go crack open a beer and watch television that night? If they do then they did not make that decision and commitment

It takes certain effort, energy and ways of being to be successful. What does that mean? It means you have to give up some of the ways that lead to non-success.

My son Jesse is 23 now and when he was somewhere around 14 he would say, *“Dad, I'm gonna be rich! I'm gonna be rich!”* He has a Dad who, thank goodness, is extremely well off. And he says, *“I'm going to be rich like you, Dad. I'm going to be rich by the time I'm 21.”* And I say to him, “Honey, I hope so. I think you will be rich but it's going to take you a long, long time. When you're 51 maybe.” And he says, *“What?! How can*

you say this? I have...." and he's off defending his story and I say, "You have wealth, but you have some seriously non-supportive habits." And we went over those habits. He had them, he knew them. He was a party boy. And that's fine but I had to tell him it will take him ages to become rich because he's going to have to undo those habits. The habits he had running don't help him. They were fun but not helpful.

> **So everyone, listen up... you have habits (I have them too) that are non-supportive to the way you want to be to have the success you would like. Everyone does. And you have to take stock of those habits and ways of being and thinking and make a choice.**

You don't have to be perfect. You don't have to be a robot. But there are certain things that need to be done in order to succeed. And other things that are done in order to not succeed. Most people are doing the things to not succeed. How do you know if you're doing those? Look at your results.

People have a financial set point. The #1 thing you have to do is reset that inner root, that financial thermostat and change it from lemons to cherries. Change it from brown to green. That thing has got to be reset from $20,000 a year to $200,000. From $200,000 to $1Million a year. If you think that's a lot it's just because you're not at $200,000 a year yet.

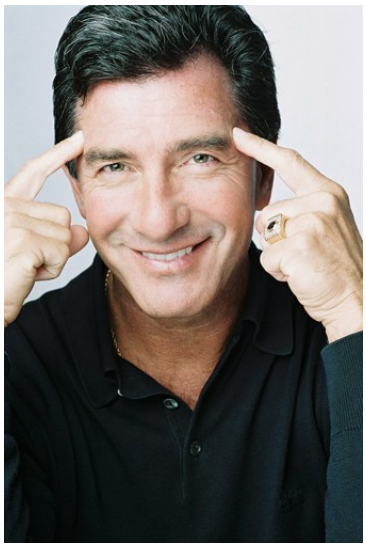
> **Bottom line, everyone needs to start with the root. The root is you. You are the one who creates your success. You are the one who creates your mediocrity. You are the one who creates your struggle. No matter what else is**

going on, you work on you. And if you can grow you, you will grow your wealth. Your wealth is a direct result of who you are. And that would be my last thought.

I invite everyone to get the ebook Millionaire Mind for Network Marketers. I think you're going to be a little surprised when you read it and I think you're going to love it. These are the principles that successful people use!

GM: Again, I really appreciate your time and thoughts. You have changed millions of peoples lives and we intend to grow that number. Thank you so much.

http://www.millionairemindforTNMM.com



T. Harv Eker

Using the principles he teaches, T. Harv Eker went from zero to millionaire in only two and a half years. Eker is president of Peak Potentials Training, one of the fastest-growing success training companies in North America, and author of the #1 *New York Times* best-selling book *Secrets of the Millionaire Mind*. His book has now sold over a million and a half copies and has been translated into 36 different languages.

With his unique brand of "street smarts with heart," Eker's humorous, cut-to-the chase style keeps his audiences spellbound. People come from all over the world to attend his sold-out seminars, where crowds often exceed 2,000 people for a weekend program. Eker's teachings have touched the lives of millions of people. He is considered to be one of North America's most exciting presenters.

To learn more, go to www.MillionaireMindforTNMM.com.