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Subject: Book Review: "Secrets of the Millionaire Mind" by T. Harv Eker

FYI,

A couple of my newer clients have drawn my attention to the work of Mr. T. Harv Eker, author of Secrets of the Millionaire Mind, published last year by Harper. Mr. Eker struggled for a long time, then built a health club business over the course of two and a half years, which he then sold for over a million dollars, making him a millionaire. Not long after that, he spent it all and was back to zero. This experience taught him some important lessons which he now shares through seminars, books, and other media.

I read his book last night. The book is built around the following seventeen ways rich people think and act differently the middle-class and the poor:

1. Rich people believe "I create my life." Poor people believe "Life happens to me."
2. Rich people play the money game to win. Poor people play the money game *not* to lose.
3. Rich people are committed to being rich. Poor people want to be rich.
4. Rich people think big. Poor people think small.
5. Rich people focus on opportunities. Poor people focus on obstacles.
6. Rich people admire other rich and successful people. Poor people resent rich and successful people.
7. Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people.
8. Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion.
9. Rich people are bigger than their problems. Poor people are smaller than their problems.
10. Rich people are excellent receivers (of money). Poor people are poor receivers.
11. Rich people choose to get paid based on results. Poor people choose to get paid based on time.
12. Rich people think "both." Poor people think "either/or."
13. Rich people focus on their net worth. Poor people focus on their working income.
14. Rich people manage their money well. Poor people mismanage their money well.
15. Rich people have their money work hard for them. Poor people work hard for their money.
16. Rich people act in spite of fear. Poor people let fear stop them.
17. Rich people constantly learn and grow. Poor people think they already know.

The book is actually a promotional tool for his seminars, but it's rich in valuable

content. I particularly applaud points 1, 5, 8, 11, and 13-15. My favorite point is #8 One of the worst mistakes our schools make is in either neglecting or discouraging the arts of selling and promotion (except when it's time to promote the next school bond levy) 😊. Of course, my next most favorite point is #14.

On the other hand, I have a little trouble accepting the implications of some of the other points, implications like:

- "More is better." I'm convinced there's such a thing as "enough."
- "Rich" = "Successful" (Success is the progressive realization of predetermined, worthwhile goals. It doesn't necessarily require being "rich." Also "rich" is a relative, not absolute, term.)
- "To be rich and successful, I must forsake the negative or unsuccessful people in my life." I've encountered this belief before, it's particularly popular in network marketing communities. It seems unkind to me, and unnecessary for truly strong and magnanimous people. Perhaps it's necessary for a while until one becomes strong, but I wouldn't advocate it as an abiding principle.

At the heart of the book is what he calls "the inner game of wealth." The inner game addresses our feelings, habits, and prejudices about money, what he calls a "blueprint." I am so glad he focuses on this angle, for it has been the greatest obstacle to success in my experience, both for myself and my clients. Obviously, reading from the testimonials of those who have attended his seminars, it makes THE difference. If budgets, financial plans, business plans, investment strategies, and computer software are tools, the "inner game" is the toolbox. It determines whether, and how, one uses the tools.

On balance, Mr. Eker is helping a lot of people and I say, good for him. I'll probably check him out in more depth. He has many web sites, but the one about the book, which links to all the others, is www.millionairemindbook.com. My clients returned from his seminar excited and determined to take mundane things like budgeting and accounting seriously. He got through to them better than I sometimes have. For future reference, I've added his link to the [Authorities](#) section of the Making End\$ Meet e-group, too. So check him out, and let us know what you think.

Meanwhile if your savings plan is out of date or you don't have one; if your budget is out of date or you don't have one; if you're not sure what your net worth is and don't know where your money is coming from or where it's going, that's why I'm here. Please contact me and let me help you follow Harv's advice.

Kind regards,

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