



CHELLIE CAMPBELL

8 Foolproof Steps
*to Financial
Peace of Mind*

zero
to
zillionaire

Choose the Goals That Make You Happy

Excerpt from *Zero to Zillionaire*

By Chellie Campbell

“Our plans miscarry because they have no aim. When you don't know what harbor you're aiming for, no wind is the right wind.”—Seneca

I wear gold tennis shoes. Always. I have gold leather tennis shoes for regular wear, gold mesh tennis shoes with rhinestones for speaking engagements, and gold-beaded tennis shoes for black tie affairs. All gold tennis shoes, all the time.

At first, I only wore them for fun. Then one year I gave up high heels for Lent and I haven't had them on my feet since. I decided that being comfortable and cute in my own way—not in the fashion industry way—makes me a Zillionaire. I am always comfortable and my feet never hurt. That makes me happy, and happiness is a Zillionaire trait. You will know Zillionaires by their smiles.

What do you really want? Not what you think you should want, or what your parents said you should want, or what your spouse, partner, friend, magazines or television says would be a great thing to want. Zillionaires are aware of the inner core values that are

important to them, and their outer lives reflect them. Inner core value: comfort. Outer reflection: gold tennies.

But what if you don't know what you want? At one point in *Alice in Wonderland*, Alice was walking through the woods when suddenly the path she was walking on diverged in two different directions. Confused, she stopped, not knowing which path to take.

At that moment, the Cheshire Cat appeared in the tree next to her. She asked him which way she should go. "Where are you going?" he inquired.

"I don't know," she replied.

"Then it doesn't matter which path you take, does it?" said the Cat, and disappeared.

If you don't know where you're going, any path will take you there. Tell me what you want and I can help you locate the right port, help you navigate your ship into that port, and the Universe will kick in the right breeze to lift your sails. But no one knows how to help you get to "I don't know."

Pick a goal. Any goal. Your best guess for today will do. Don't wait for the right goal or the perfect goal. It may be around the bend in the road and you can't see it from where

you stand today. Pick an interim goal that will get you in action, give you experience in achieving goals, and one day you'll find yourself around that bend where your "perfect goal" is within reach after all.

Here are some questions to guide you: How much money do you want to make? What job do you want to do that pays that kind of money? Think about what your talents and skills are, and what you most enjoy doing. Who are the people who need what you have and would pay you for it? Decide whether you want to work for someone else or own your own business; whether you want to work as part of a team, or alone as a sole practitioner.

If your fondest desire is to own your own business, how big would you like it to be? Do you want to serve many customers or just a few? Choose whether you want to be a hair stylist or own a chain of beauty salons. Choose whether you want to be a personal trainer or own a gym. Or a chain of gyms. If you want to manufacture a product, choose how many. Do you want to lovingly hand-craft fine cabinets yourself, or do you want to mass market furniture? Do you want to be a sole practitioner accountant or develop a giant multi-national firm like the Big Four? Do you want a job, a career, a profession, or a calling? What moves you, motivates you, inspires you? What gets you up in the morning with a smile and an "I can hardly wait"?

Children are masters of “I can hardly wait.” They are laser-focused when they decide they want something. They want it all and they want it now. And they “can hardly wait” until the day when they get it.

When my nephew, Robert, was four years old, both of his older sisters were on T-ball teams. They had bright, crisp uniforms and practiced every week. When game day came, the whole family sat in the bleachers and cheered them on. More than anything else, Robert wanted to play T-ball.

But there were no T-ball teams for four-year-olds. The minimum age was five. Mama Jane patiently explained this to him every time he watched his sisters play. “Okay, I’m going to play T-ball, too,” Robert said. “Just as soon as I’m five. I can hardly wait!”

Then one warm Spring afternoon, Jane, Robert, the two girls and their dad went to the neighborhood park. There were several families there already, and they had started a pick-up game of T-ball. Laughing, the girls and their parents ran out on the field to join in the fun. But Robert stayed behind.

Jane turned around and saw Robert on the sidelines looking dejected.

“Come on, Robert,” she called, “You can play with us today!”

“No, I can’t,” said Robert.

“Yes, you can!” Jane exclaimed. “Today you can play.”

“I can?” Robert asked, wide-eyed with excitement. “Am I five?”

Today, let’s all be five. Let’s play T-ball, or basketball, or tennis, or poker, or Wheel of Fortune. Let’s join a group and play a game for all we’re worth. Play the Game of Life for all we’re worth. It’s the only game in town, and the only way to lose is not to play, crying “I don’t know what I want.”

Bigger Games Have Bigger Price Tags

With my bookkeeping service, my goal was to build a big business, which meant I had to build a big fleet of ships. Over the course of several years, I had the experience of running a business, having 13 employees in my bookkeeping business, hundreds of clients, being president or on the board of directors of organizations—and working 80-hour weeks. I knew the financial stress of needing every client to pay on time in order to meet payroll. I knew the importance of working “on” my business and not “in” my business, as Michael Gerber says in *The E-Myth*. When I did bookkeeping myself, I was limited to the number of hours I myself could work each week. But if I focused on

building a company and bringing in clients, I could hire as many bookkeepers as I needed to do the work I brought in. I decided I wanted a big business.

But I burned myself out. I worked too hard for too many hours. I struggled with the stresses of funding the growth of the business, overseeing employees to make sure they had the talents and skills to do the work properly, motivating them, helping them build their skills, rectifying mistakes when they occurred, handling turnover, keeping time sheets, overseeing the billing, estimating cash flow projections, handling employee and customer problems, and all the tasks inherent in business ownership. I worried about collections, about taxes, government regulations, and the staff member who was making unwanted advances to the girl working in our sublet office. I worried about the fact that we couldn't charge as much for bookkeeping services as an accountant or attorney could charge for their services, yet all my costs for rent, phone service, printing, taxes, etc. were the same as theirs. I finally realized my business model just wasn't a profitable...at least it wasn't the way I was doing it.

When I was president of the Los Angeles Chapter of National Association of Women Business Owners, I spoke with a Vice President of Sales and Marketing at Disney, who told me he was in the market for a business to buy. "What kind of business?" I asked. "It doesn't matter what kind," he answered. "Running a business is running a business. The tasks are the same, no matter what kind of business it is. I'm looking for a \$3-5 million dollar business."

I often pondered that conversation, and reviewed my goals and my life's path. After a career as an actress, I had landed a job in a bookkeeping service, and then was promoted to manager. I started growing the business because that was the next logical step. When the owners of the business made me a partner, the entrepreneurial light bulb went on and I took on that role. Eventually, I bought my partners out, and continued to grow the business. When we lost our biggest client and the business was floundering, I set about rebuilding. But it was slow and hard. I was very financially stressed. And I didn't love it.

It was time to change goals. What did I love? What was I good at? What was my life's purpose? What service could I offer people that they wanted and needed? What empowered my life and at the same time empowered others?

I knew what it was. The workshop business I had developed as a sideline to my bookkeeping service was perfect for me. I loved teaching people about business, sales, goal-getting, networking, money management, overcoming obstacles, achieving balance, perspective, profit, and purpose. I was passionate about coaching people to go for their goals and reach for the stars, yet be content if they only got the moon, and live a happy life.

I wanted those goals for myself, too. As I struggled with building my business, I kept meeting people in the business community who looked relaxed and serenely happy.

Contented. Over and over, these people would tell me that they used to own a big business, too. But they were working too hard and not having enough time to enjoy their lives and their families. So, they made a new choice, sold their businesses, and became consultants working out of their home.

At first, I couldn't imagine why someone would want to give up their big dreams and work from home. I had a snotty attitude about it. I felt that people working from home must be deficient in some way—unable to get ahead, build their business, or make more money. In the beginning of the working-from-home movement, home-based businesses didn't get much respect. Not having an office didn't look professional to me. But happy contentment shone from the faces of the home-based entrepreneurs—and they seemed to be pretty well-off financially, too. Hmmm. My goals started shifting.

I wanted what they had. I wanted to be happy. I wanted a Chellie-sized business. My workshop business was popular, and was fun. It was also a low-overhead/high profit business. All I needed were participants, a room, workbooks, and a telephone. I went to work every day and sat with my goals every night. It was clear I had the perfect business for me sitting in my lap. But I was afraid. How did I give up the business management company I had devoted myself to for twelve years? How did I give up my employees and clients with whom I had worked for so long?

Mind you, I was quite brilliant at convincing the participants in my workshops to quit *their* day jobs and go for *their* dreams. Some of them were beginning to look at me quizzically, commenting, “Yeah, Chellie, what about you? What are you doing with that bookkeeping service? Why don’t you get rid of it and just teach the classes? Teaching these workshops is what you love.”

I was afraid, of course. The bookkeeping service was my day job and it paid the rent. When I made a sale with a bookkeeping client, they were mine for years, and sent me a regular check every month. Just like a job. With the workshop business, I had to sell new people workshops every eight weeks. I recognized that there was going to be a lot more emphasis on sales in my daily routine in this business. What if I couldn’t do that? What if it didn’t work out? What would I do then? I sat in my indecision and waited for a sign.

It wasn’t long in coming.

You Can Wait for a Sign Until it Falls on You

Dr. Gary was my number one client and had been with my company since the day I had started twelve years before. But now, he said, “Chellie, I’m transferring my business to someone else. You’ve lost your interest in this business and I feel you’ve lost your interest in me.” I was saddened by his call; embarrassed, too—because he was right. I had to acknowledge the truth. His call looked like bad news but it was really good news. It

was the sign I had asked for, although it was a pink slip rather than an engraved invitation to a party. He gave me permission to change dreams. I put the bookkeeping service up for sale.

At the time I made this decision, I didn't know if I could enroll enough people week after week and month after month to make a living in a workshop business. I wasn't Tony Robbins, I didn't have a big organization, I wasn't on television infomercials every night of the week. But copying Tony Robbins wasn't my vision, anyway. I no longer wanted a big business. I wanted a small one. I wasn't sure it was possible. But then, you never know if you can do things before you do them. I knew I had to go for it. I sold the bookkeeping service to a local CPA and plunged into the workshop business full-time.

I felt like I had been let out of jail.

My spirit soared. I was excited every day I woke up and started work! Suddenly, with the workshop business, my career path finally made sense. In a former period of my life, my only goal had been to be a working actor. I loved every minute of it...right up to the point when I didn't love it any more. I performed a show at Disneyland five shows a day, five days a week for nine months and after about six weeks, I was bored out of my skull. When I did *Hello, Dolly!* with Martha Raye, the leading actor playing Cornelius had been playing Cornelius eight shows a week for three years. I was not thrilled. In all my training throughout school, we always had short, four to six week runs in plays, and then we'd

jump into a new show. That was not the way it was for a professional, where a long run meant you were a successful, working actor. I began to reevaluate my choice of career.

And then one day, I just didn't want to go on one more audition, talk to one more agent, get my photographs taken one more time. I didn't want to have another conversation about the audition I had or what part I was "up for". I no longer loved the daily to-dos of being an actor. Meanwhile, I was working as a secretary between acting jobs, and they promoted me to Office Manager. That involved bookkeeping which I knew nothing about. But I took the risk to try it and discovered—who knew?—that I loved bookkeeping. It was figuring out how to make money and how best to distribute it. That was fascinating to me, and I switched careers. From actress to bookkeeper—I didn't understand how these two widely divergent professions made sense in my life.

But when I started teaching workshops, suddenly the fractured pieces of the jigsaw puzzle of my life came together, and from all the dots of color the picture emerged. As an actor, I had developed the performing skills I needed to be a professional speaker and present seminars. As a bookkeeper, I had developed the subject matter to speak about. It seemed to me that all my life, I had been in training to deliver the Financial Stress Reduction® Workshops. It was my "one-woman show" about money. And then I wrote a book about it and then another...

Creating a Life While Creating a Living

You create your life while you're busy creating your living. Each "way leads on to way" as Robert Frost said in *Two Roads Diverged in a Yellow Wood*. As we choose one road and turn our backs on the other; the scene shifts, different people appear, and a different life is lived. Each new choice leads us to a different place, a different scene, a different awareness. It is our goals that inform our choices, and lead us onward to a hoped-for outcome, some of which are realized and some that are not. Along the way, things happen that we could not have expected. The goal is the destination that keeps us moving West, or East, or sideways on Life's 101 Freeway. Each roadside exit we pass is a possible future lost. Each freeway off ramp we choose leads us down a different path to an alternate reality and some other future.

In the 1960s, Marta Becket and her husband were driving across the California desert when their car broke down in a little town called Death Valley Junction. In this small, dusty, out-of-the-way hamlet, with few buildings and fewer people, Marta's artist's eyes lit on a crumbling and deserted opera house. She was at the tail end of her dancing career—but she didn't feel finished. She looked at that theater and new possibilities engaged her creative mind.

She bought the theater. The nearest town was twenty-five miles away and there wasn't a ready-made audience for whom she could easily perform. She performed anyway. For years, no one came. She painted an audience on the walls—it took her six years—and

performed for them. Eventually, word of this unusual artist spread throughout the West. Now, eighty-something Marta completely sells out every performance. *Amargosa*, the documentary film about her life, completely enthralled me with its tale of how this brave, original artist made a life out of dry dust, adobe, and grit in a place no one expected.

This is the Processional Effect in action. The goal you choose gets you on the freeway from Point A to Point B. But somewhere before you get to Point B, you arrive at Point X. This is the place where the road diverges and you stare down the path to a new possibility. Should you stay the course, ignore the new idea, and keep to the original plan? Or should you change your mind, shift gears, turn left, and follow the new road with its neon sign promising “Gas-Food-Lodging”?

What informs your choice is the goal within the goal—the things you really want that you think you will get if you achieve your outer goal. I wanted to be an actress, Marta wanted to dance and paint—those were the outer goals. But the goals within were that we wanted creative expression and independence. We both like applause—every performer does—and that’s an outer goal. But the inner goal is that receiving applause means we have touched people and so perhaps we are loved.

My outer goals included making good money and having nice things, travel, learning, exploring the world. Inner goals were that I wanted to be creative and have fun; I wanted friendships and laughter. And I wanted to do some good in the world. I wanted to make a

difference. The outer goal is the means we choose to quench our inner thirst for meaning in our lives.

The goal within is the one that our soul needs to flourish. It is our deepest yearning to live a good life, be a good person, to be connected, and to be loved. It is wrapped up in the outer goal like a perfectly packaged present, with bright colored paper, tied with a gleaming gold and crimson bow. But it's no use putting gilded ribbons on a parcel full of stones and coal—we've all seen people who have the gift wrap done perfectly but are miserable little lumps inside the box. And we've seen beacons of light and goodness shining through wrappings that are dull and poorly taped together. The outer goal is the gift wrap; the inner goal is the gift—don't confuse the two.

A Zillionaire does the work necessary to make both the inner and the outer goals shiny and bright. When you choose your goals, and decide on a road to take you there, make sure that the inner goal will be nourished by the outer goal you have chosen. What kind of a life do you want? What kind of business or job will get you that? What are you willing to do, learn and be in order to have it?

A zillion studies have shown that people who write down their goals are more successful than people who don't. Have you written yours? No, you can't just think about them. You have to write them. It's a Zillionaire requirement. Knowing about it and doing it are two separate things. When you write your goals, you are starting the process of

bringing what you want from metaphysical reality (thoughts, dreams and wishes) to physical reality (actual material results). Go to your computer or get a piece of paper and start scribbling—what do you really want? Let’s create all those things you want instead of wishing you had them, or resenting someone else who has them.

You are the Star of Your Movie

You are the star of the movie of your life. You write the script and you direct it. You hire the supporting actors, you design the sets and the costumes, you gather the props. You do the location scouting, and you’re in charge of transportation. You are your agent and manager, too: Did you negotiate a big enough salary, bonus, perks? Now, action! The camera is on you, baby! What do you want “The Story of Your Life” to be about?

Create your ideal movie scene by following these guidelines:

1. Describe your ideal home. What style of architecture is it? English Tudor, Spanish hacienda, ultra-modern multi-level? Is it in the country or the city? By the ocean, on a mountain, or in the suburbs? Stand in front of it and look. See your front door in your mind’s eye, walk up to it, open the door and walk in. Picture the interior design and furnishings. What are the colors, textures, light, energy, smells inside your home?

2. Next, look at your ideal neighborhood. Are you friends with your neighbors?

Do you borrow each others sugar and lawnmowers? Do your kids play together? Do you have block parties in the street? Notice who you love and who loves you.

3. From your neighborhood, enlarge your vision to your ideal place of work.

Picture the kind of work are you doing. Do you have a boss, associates, partners, employees? Or do you work alone? What kinds of tasks are you doing in your work, and what tasks are being done by others? Write down your achievements, awards, and recognition. Do you travel for your work? Where? Notice what brings you joy in your work, and who you are helping and serving.

4. Enlarge your vision again, and see yourself in your community. Notice how

you are connected with the people with whom you live and work? Do you belong to a church, synagogue, temple, or other spiritual group? Are you a member of a union, a trade organization, or professional association? Describe your involvement in politics, hobbies, social clubs, etc. What are you doing for fun and who are you doing it with?

5. Lastly, notice your connection to the world. Do you travel to foreign

countries? Do you participate in philanthropic organizations? Do you donate

time and money to charities? Are there still crystal clear oceans and clean air?

Describe the part you play in the world game.

What part of this vision can you accomplish in one year? At the top of a sheet of paper, write “Zillionaire Goals I will accomplish by _____” and write in the date one year from today. Then write another list of goals that will be accomplished in five years. State your goals as if they are already accomplished, like this:

“I am now making \$300,000 per year easily and effortlessly, doing the work I love.”

“I am taking a fabulous vacation cruise to the Mediterranean Sea for 14 days and I am having a wonderful time!”

“I own a fabulous house that is a money-making investment, too!!”

And because being a Zillionaire means having a balanced life with meaningful relationships, add goals like these:

“I radiate perfect health—mentally, physically, and spiritually.”

“I am a beautiful and loving person.”

“I maintain loving, harmonious relationships with all my family and many friends.”

Dream big! Add some goals that are a stretch for you, that make you laugh and your eyes shine when you think about actually achieving them. Just the pursuit of them can be thrilling. Why not go for it? You might be surprised what shows up in your life—sooner than you expected.

For example, I admire the lavish High-Roller Suites maintained by the Las Vegas hotels for their “whales”—the gamblers who wager millions of dollars in their casinos. The rooms are gorgeous, filled with the richest fabrics, and elegant furniture—and a butler to do their bidding. The High-Rollers are waited on hand and foot, and their every wish is granted. Chellie is not a whale at this point, but still, I put “I spend the night in a fabulous High-Roller Suite” on my list of goals.

I forgot all about it the next month as I jetted off with three of my girlfriends for a cruise on a paddlewheel steamer up the Mississippi River from New Orleans to Memphis. We were staying in New Orleans to take in the sights for a couple of days before getting on our ship, the Mississippi Queen.

As we waited in line at the check-in counter at the Intercontinental Hotel in New Orleans, the harried clerk apologized profusely—they were completely overbooked. The rooms we reserved weren't available. She asked if we would mind sharing a suite instead of having separate rooms. We said "Sure!" because we're easygoing people, and we were on vacation and having fun. We thought it would be fine and dandy to share living quarters rather than be separated into two rooms.

“Okay, then,” said the clerk, “but I have to tell you the suite only has one bed in each of the two bedrooms, so we'd have to bring in a rollaway for each of you. Sorry about that.”

We shrugged, and said that would be fine.

“You're sure that's okay? We're so sorry for the trouble,” apologized the clerk.

“Really, its fine, okay, no problem,” we chorused.

We knew something good had happened when we had to use our key in the elevator to get to the concierge floor. Hmmm. We smiled at each other as we alighted on the top floor and passed the lovely room where they served complimentary munchies and soft-drinks. Down the hall we went to the last door, and opened it slowly.

Our collective breaths caught as we saw the black-and-white marble-tiled floor of the entryway and the full-length oil painting and large vase of flowers. This was no ordinary suite. We dropped our bags on the floor and turned right into the living room. It was huge! Fireplace, couches, television, elegant tables and chairs, a dining table set for ten in the dining room, and a full kitchen behind that. The balcony alone was bigger than the usual hotel room. We discovered a small den, with a wet bar and another television. The master bedroom was huge, with a gorgeous four-poster bed, and the master bath had a whirlpool bathtub and another television. The second bedroom was smaller, but still fabulous. We were jumping up and down with “oohs” and “ahhs” as we explored our very own Fit-for-a-Zillionaire High-Roller Suite. We took turns sprawling on the living room couch and lounging in the bathtub watching TV. We had such fun, it was hard to tear ourselves away and explore the city.

We had been given a free upgrade to the Presidential Suite that goes for \$2,000 a night! And I had put “Stay in a High-Roller Suite” on my list of goals only one month before.

Live it up! What secret goal do you want but are afraid to name because you can't see how you would ever get it, how you would qualify for it? Want to put High-Roller Suite on your list even if you're not a High-Roller? Or an overnight stay at Buckingham Palace, even if you're not royalty? Or free front-row seats at the next Bon Jovi concert with a backstage pass, even if you don't have “connections”?

Go for goal, Zillionaire!

You Can “Yeah, but...” Your Way to Zero

Every day you don't take action to achieve your dreams is a day you are creating more of what you have right now. If what you have now is perfect, then you only have to take the same actions to continue to maintain it. Great. But then don't tell me you're life isn't what you want. If you're complaining about the way things are without taking any steps to change it, you're likely to end up being one of the “Ain't It Awful” people who are constantly whining about the price of gasoline, or taxes, or houses, or the weather, the traffic, the kids these days, television commercials, their spouse, the neighbors, and email spam. (Like there's something you can do about *that*.)

As my friend, author Eddie Connor says, “Let me kick you in your ‘But’”. Stop sniveling and move on. No one cares about how rocky the coastline is or how bad the storms were or how long you studied navigation or how the crew mutinied or how abused you were or how hard it is to sail a ship. They just want fun ports, lots of food, and good shopping on their cruise.

You're too old? Grandma Moses was 85 when she started painting masterpieces. Colonel Sanders was 65 when he got his first social security check, said to himself, “This

will never do,” and started Kentucky Fried Chicken. I started writing my first book at age 50 and it was published when I was fifty-four. So you’re too old and it’s too late for you to do—what? One of my friends told me everyone knew her acting career was over because she was 40 years old, and I rolled my eyes and said the show biz types had been telling that old lie forever but that didn’t make it true. She gaped at me—she had never thought to challenge that idea. It was accepted wisdom in her industry. I told her do her research and she would discover just how many actresses became successful *after* age 40. She had never thought to investigate but when she did, she came up with a list of 75 women.

There is one “Yeah, but” that is permissible: You do have to acknowledge what your gifts are and not what you wish they were. If you want to sing professionally, you should be able to carry a tune. If you want to be an NBA basketball star, it would be a good thing if you were tall and nimble with a ball. If you want to be a supermodel, it’s helpful if you’re thin and beautiful. That’s not to say there aren’t exceptions that prove the rule, but it helps to put the odds in your favor.

You can’t “positive think” your way into a talent you don’t possess. An hour of watching *American Idol* on television should convince you of that. No one is served when you tell your friend or family member that they sing like Clay Aiken, when they really sound more like William Hung. But then again, William got a record deal, too. If you weren’t born with the talent to sing extraordinarily well, accept it. By all means, still

sing—sing for the joy of singing, for the communion of voices when in a group like at church, sing happy songs in the shower to start your day on an upbeat note. But don't waste your life pursuing a dream of being a famous pop singer, when really your best talent might be to help the sick and dying by running a hospice. We are all born with gifts. Some are dynamic and bright and shine like comets in the night sky. Some are quiet and soft, like moonlight on a meadow. Your mission is to find your passion, what makes your life sing, and then sing that song for all you're worth. Your song will be different from everyone else's song, and therefore special, unique and wonderful. Don't try to sing someone else's life song. It can't be copied. I can sing a perfect Chellie Campbell but only a second-rate Bette Midler.

Big and Powerful Versus Small and Happy

I've been happy as a poker player with a straight flush with my little workshop business—helping people, getting kudos and getting paid. I hold my workshops in the den at my house. I put the coffee on, twelve people show up, I teach them, they go home, I turn the coffee off. I love my income. I love my overhead. I love my commute. I love my life.

T. Harv Eker is the president of Peak Potentials Training. He's in the workshop business, too. He has a big vision, a big company and he's making big money. His game plan is masterful—he contacts the presidents of various networking groups and offers free

passes to his Millionaire Mind Intensive 3-day seminar for each member of their group. They do Harv's marketing for him by advertising this wonderful free benefit to their membership. It's a classic win-win-win scenario: Harv wins, the organization wins, and the members win. Brilliant.

So I got my free pass and I went to the seminar. There were some twelve hundred people at the one I attended in Los Angeles in 2004. For three days, Harv gave an informative, fun, involving seminar. "You have a millionaire mind!" everyone high-fived each other on cue. And for three days, from eight o'clock in the morning until ten at night, he sold you—masterfully—the next ten programs that you are going to need if you are *really* committed to improve your money and your life. The programs come with high price tags—I remember one was \$3,995—but then he gives you a big discount because he really cares about you and wants to help. So he slashes the price to \$2,995, throws in the \$1,000 CD set for free along with it, and then discounts the whole price again. But you have to take advantage of this offer right now, because this course is almost sold out and he only has 50 spaces left...

Need I tell you that hundreds of people jumped up out of their seats and ran to the back of the room to give the waiting employees their credit cards? Because they "have a Millionaire Mind!" And Harv has a Millionaire Bank Account. He told us he makes over a million dollars a weekend. Fabulous. I was watching a master at work. I saw what was possible when your vision was huge.

Then he wrote a book, *Secrets of the Millionaire Mind*. It has a big sticker on the front that says “Free bonus – Two tickets to the Millionaire Mind Seminar, Worth \$2,590 – Details Inside”. Inside the book, there’s a coupon and instructions how to use it. Throughout the book, he says, “...and if you attend the Millionaire Mind Intensive Seminar, you will dramatically accelerate your progress” and “that is exactly what we will continue to do in Part II of this book and do even further with you at the Millionaire Mind Intensive Seminar.” There are many, many references to his seminar in his book, because if you come to the free seminar, you are quite likely to buy the other seminars, and he makes a lot more money from the \$2,000+ seminars than he does from the small percentage an author is paid on the \$19.95 price of a book. The book is just one piece of direct marketing material.

Do you think I sound jealous or sad that my business is so much smaller than his? Well, I admit I wasn’t too fond of him in the beginning when one of my favorite networking groups started touting his financial seminar from the podium every meeting and not mine. He was Oz, the Great and Powerful, and I was Dorothy, the Small and Meek. Was my vision too small, I wondered? Should I be doing what he’s doing? (I hate it when I *should* on myself.) But I got over that. Some people would rather come to me and sit with 12 people in a living room for 8 weeks than go to a hotel and sit with 1200 people for 3 days. Some will prefer personal attention over mob psychology. I will always

find “My People”. Harv will always find his. You will always find yours. There’s no such thing as competition.

Listen, my hat’s off to Harv. He’s figured out a great program and a way to sell it that is gangbusters. I believe he’s helping a lot of people with his programs, too. I think you should go to his free seminar, if only to see these kinds of sales techniques in action. (And tell him I sent you—my ambassador code is 108029. I’ll get a commission, by gum.) Harv is a master of the big picture seminar business, like Tony Robbins and Werner Erhard before him. Hey, if you want that big picture, go ahead and get it. Have 48 or 4,800 employees. Get 25,000 emails a day. Train thousands of people. If that’s what you want, if that’s what Zillionaire means to you, then go for it. It’s your movie and you can write the script any way you want.

I’m more like comedian Steven Wright, who said, “Ambition is a poor excuse for not having enough sense to be lazy. Hard work pays off in the future, laziness pays off now.” The Big Blockbuster Movie isn’t my movie. I am too aware of the big price one pays for the big picture. T. Harv Eker names it in his book:

“Are you willing to work sixteen hours a day? Rich people are. Are you willing to work seven days a week and give up most of your weekends? Rich people are. Are you willing to sacrifice seeing your family, your friends, and give up your recreations and hobbies? Rich people are.”

No, non, nein, no, no. Nope. Not me. Not willing to pay. If you want the big goal, good for you. Be my guest. Go read one of the big boys' books and try and win the rat race. But make sure you take a good squint at the price tag for that life, too. The big vision doesn't come cheap.

Sign me up for the Small Independent Film, the smaller vision, the smaller goal, and the smaller price, thanks. I don't have ten workshops, I just have one. One workshop that works is all I need. I say what the price is and that's the price all the time for everybody. I purposefully did not create a business—I created a job for myself. And I'm not alone—there are 17.5 million of us solo-preneurs in the United States. The ads say, “Go big or go home.” Bah. We already are home. With work we love, cash in our pockets, and family around us—happy, rich enough, and fulfilled.

The downside is that when you just create a job for yourself, it is totally dependent on you and without you it ceases to exist. So I think about Harv's model and my model. And when my friend, Michelle Anton, calls me up and says, “The next level for you, Chellie, is to train other people to lead your workshops. Here's your \$2 million plan: You do two trainings a year with 100 people, at \$10,000 a person.” I listen. That game plan would shift my focus from training individuals to training trainers. I could still work on a scale small enough to suit me and yet increase the reach of my work through others.

I may do it. I am ruminating about it. But first things first: Today I have to write this book. I'm putting everything I can put into it from my workshop, so that you can work my program for yourself without my help. Not everyone can come to Los Angeles for eight weeks to take my class. My current business model doesn't work for a national or international seminar business. My book is an opportunity for me to reach a zillion people and make a zillion bucks without having to show up a zillion hours a day to get it. Bingo—Zillionaire! That's what I want.

Every time I examine my business and whether or not to expand, I filter everything through my goal within the goal: I want to be small and happy and rich. I want a life full of fun, hobbies, family and friends every day that I'm alive. I want to have dinner with my buddies. I want to play poker. I want to go to the movies with my 85-year-old dad. I want to help plan the baby shower for my niece. I want to be happy every day. I want a business that I run, not one that runs me. I want work that gets me *to* a life, not work that *is* my life.

\$200,000-300,000 a year sounds just ducky to me. If that sounds good to you, you're in luck—this is the book for that.