

# SPEEDWEALTH™

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## HOW TO STOP EARNING A LIVING AND START CREATING WEALTH



T. HARV EKER

AUTHOR OF *SECRETS OF THE MILLIONAIRE MIND*

# DEDICATION

This book is dedicated to my children, Maddi and Jesse, and my parents, Sam and Sara, without whom this book and my incredibly wonderful life would not be possible.

Special thanks to my entire team at Harv Eker International for all of their love, help and support.

And to all the people who have read my books, listened to my CD's and attended my workshops. Thank you for “showing up.” Without you, I could not fulfill my life purpose.

*All my love,*  
T. Harv Eker



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*Revision Date: March 2017*

# MEET THE AUTHOR

## T. HARV EKER

**Financial Philosophy:** “If you’re going to work hard anyway, you might as well get rich ...and the quicker the better!”

“Forget theoretical advice!” T. Harv Eker’s message comes direct from the firing lines of the “real” world. Described as a unique blend of “street-smarts with heart,” Eker is one of the world’s foremost business and personal success coaches. Having owned 17 businesses by the time he was 30, he uses hard-hitting, straight talk to pinpoint the critical elements that make the difference between success and failure.



Eker specializes in using the “Rags to Riches” approach. He has a knack for starting with little and earning large amounts of money, quickly. His passion is teaching others to do the same!

Starting with an initial investment of just \$2,000, he opened one of the first retail fitness stores in all of North America. In only 2 1/2 years, he expanded to 10 locations and then sold half the company shares to the H.J. Heinz Corporation (the ketchup people) for \$1.6 million.

Eker is president of Harv Eker International, an online personal success training company. Eker is also author of the book, Secrets of The Millionaire Mind, and the creator of several highly acclaimed seminars and camps. T. Harv Eker has over 1.5 million students worldwide.

A graduate from the “school of hard knocks,” Eker shares the “ups and downs” of his own journey toward the ultimate combination of money, meaning and happiness. His students put it best, “T. Harv Eker makes success simple!”

You can attend his newest web class, “Zero To Multimillionaire: The Ultimate Business Success Formula” for free by going to [www.HarvEkerWebClass.com](http://www.HarvEkerWebClass.com)

Enjoy and prosper!

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# INTRODUCTION

## Power Principle: Conventional wisdom doesn't work and it never did!

Would you like to earn a lot of money?

Would you like to earn a lot of money. . . Quickly?

If so, you are in the right place. I am about to introduce you to a dynamic new business system that will allow you to create wealth faster than you may have ever dreamed possible.

My name is T. Harv Eker. I am the author of sixteen best-selling books, audio programs, and home learning courses in the areas of money, business and personal success. The groundbreaking book you have in your hands is my timeless and powerful program, “SpeedWealth”, and I’d like to share it with you as a gift. I call it a “gift” because it has completely transformed my life, and the lives of thousands of others. I know it can do the same for you.

Let me suggest you take a few moments right now to sit down, relax and read every word of this invaluable book. I assure you it will be well worth your time. And let me warn you. If you’re expecting complex formulas, you are in for a surprise. The SpeedWealth methods are extremely simple, but they make people rich!

The SpeedWealth system is for people who already own a business, for people who want to own a business, and for people who have a job now, but want the security of “knowing” they can succeed on their own if they leave their job or it leaves them! It’s for anyone who is tired of struggling for money and wants to become financially free, once and for all.

## Power Principle: You have to position yourself for wealth.

Do you have to own your own business in order for the SpeedWealth system to work? In a word, yes!

Unfortunately, many people are still being sucked in by the old conventional wisdom, “Go to school, get good grades, get a good job, work hard and everything will be O.K.”

You don’t have to be a rocket scientist to recognize that method doesn’t work and never did. Notice, 85% of the population never becomes financially independent. I have nothing against having a job, but for most people, the acronym of J.O.B., “Just Over Broke,” is accurate.

The key is “Positioning.” Most people don’t realize... You have to position yourself for wealth.

Dreaming about making a million dollars in a job is like trying to see the ocean from the middle of Nebraska. You’re just not in the right place for it.

If you’re one of the few people who saves money and invests it in a compound interest savings account, that’s good, but not good enough! Today’s interest rates are about the lowest they’ve been. As for getting rich in real estate, that party is over too!

That leaves owning your own business as the last bastion remaining where creating wealth, especially quickly, is even possible. That’s how I did it, and that’s how you can do it too.

From Business Dunce To Business Wiz In 17 “Not-So-Easy” Lessons.

Like many people, I’ve tried anything and everything to “make it.” In fact, I’ve actually owned 17 different businesses.

## Power Principle: Success is a learnable skill.

My early business career was a disaster. I lost more money than I made. But one thing I always believed, was that . . . Success is a learnable skill.

So I became the ultimate information junkie. I read every book, listened to every tape, and went to every success seminar I could find. Sure enough, things began to change. I got good at making money. Unfortunately, I was even better at spending it.

I had a choice: Earn much more or live on much less.

That's when I made a conscious decision to become a millionaire – and the faster the better. I realized to achieve this goal, I would have to do something radically different from what I was doing before. A multi-millionaire acquaintance kept telling me, “If someone is doing better than you, it's because they know something you don't.” So I decided to learn even more and devoted the next six months to analyzing the strategies and tactics of the world's greatest entrepreneurs — those who were making it big and fast.

I pinpointed eight critical steps virtually every business that had achieved success quickly had in common. I named this system “SpeedWealth” and put it to the test.

I borrowed \$2,000 from my Visa card (my previous spending habits had totally dried up my bank account) and used the system to open one of the first retail fitness stores in all of North America. It was called Fitnessland. The results were “staggering.” The SpeedWealth strategies allowed me to open 10 stores in only 2 1/2 years and then sell half my shares to the H.J. Heinz Corporation (the ketchup people), for \$1.6 million.

The SpeedWealth system worked a money miracle for me and it can work one for you too. But first you have to learn it!

Sound good? If so, then **let's get started.**

# SPEEDWEALTH PRINCIPLE #1: DEVELOP A SPEEDWEALTH MINDSET



# SPEEDWEALTH PRINCIPLE #1: DEVELOP A SPEEDWEALTH MINDSET

**Power Principle:**  
**Change brings opportunity! Quick change  
brings quick opportunity!**

**Would you agree that your beliefs determine your actions?**

To have a SpeedWealth mindset you must believe the following two statements:

1. Getting rich quickly is feasible.
2. Getting rich quickly is feasible for you.

There's a lot of skepticism about “making money fast,” but I think “Get Rich Quick” has gotten a bad rap! In the past, society has labeled those who wanted to create wealth quickly as “dreamers,” “greedy,” or “scam artists.”

But, several thousand people, including me, have gotten rich quickly and legitimately. There's not only nothing wrong with “making money fast,” it is the wave of the future!

**The fact is, right now is the greatest time in history to create wealth quickly in your own business.**

Today, more and more fortunes are being made with lightening speed, and with good reason. The world is changing quickly, technology is changing quickly, markets are changing quickly and people's interests are changing quickly.

**Change brings opportunity! Quick change brings quick opportunity!**

Every time there is a change in technology, law, social interest, style, the market or the latest business buzzword – someone gets rich! Today, these changes are happening by the minute and every day people are becoming millionaires by taking advantage of them. You can too!

Creating wealth quickly has almost become a necessity. Because of the world’s rapid pace, career cycles have shortened.

## **Power Principle:** **You can always be more, have more and do more because you can always learn more.**

Just two decades ago, most people had a “cradle to coffin” mentality; jobs and businesses were a lifetime commitment. But, today, there is no such thing as job or business security.

The current reality is that most of us will go through six or seven complete career or business changes in our lifetime; the average length of each being about five years. Meaning, you “make your money” in that period or you don’t make it at all.

Product cycles have also changed.

The stages of START - GROWTH - MATURATION - SATURATION - DECLINE, used to take twenty years. Now your product or business could become a dinosaur in five years or less!

Develop a new computer software program and see how long it takes before someone knocks it off or improves it. If you get six months, you’re lucky! Look at publishing. Today, if you write a bestseller, how long does it stay on the bestseller list? If you’re popular for one whole year, you’re almost immortal.

Things have changed. It’s time to revise what we deem as a “normal” time frame for success. SpeedWealth is not only possible, it’s practical. It’s the way of today’s high-speed world. Either you flow with it or fight against it. The choice is yours. Now for the other question . . .

Is SpeedWealth feasible for you?

What would you do if you wanted to become a professional tennis player or world-class artist? Wouldn’t you learn the skill and then practice? In a similar way, you can LEARN to play the game of business... and win! Let me repeat:

Success is a learnable skill. That’s why the past does not equal the future.

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**Power Principle:**  
**If you are going to work hard anyway, you may as well get rich...  
and the quicker the better.**

You can always be more, have more, and do more because you can always learn more.

It doesn't matter if you've gone “belly up” three times or have never had a business in your life. The only question is: “Are you **WILLING TO LEARN?**”. If you want to get rich then I highly suggest you attend my Zero To Multimillionaire [free online training](#) along with using the 8 step SpeedWealth system.

The two go hand and hand and if you do both, you will get rich in short order.

Another factor to consider is your **PERSONALITY**. For many of us, attempting to create wealth quickly is more natural. In business, as in racing, there are **SPRINTERS**, and there are **MARATHONERS**. Which are you?

Some folks are “idea” people. They like to create concepts, start things, grow quickly, and then move on to the next project. Others prefer long-term stability and routine in their work.

Until recently, “sprinters,” those of us who like to make things happen fast, were considered unstable, almost “flaky.” You know the guilt-trip: “What do you mean you want to try something new? You only got into this twelve years ago!!” In today’s marketplace, that attitude is archaic. The point is, if you’re a sprinter or would be open to trying it — sprint!

The final factor in determining if SpeedWealth is feasible for you is the strength of your **DESIRE**. You must truly want to create financial freedom fast.

Why? Because this isn’t going to be a scenic stroll in the park. It’s going to be a challenge; a 3 to 5 year mission that will require focus, commitment, and sometimes hard work, at least during the initial stage. But most people already work hard. So my philosophy is simple.

If you are going to work hard anyway, you might as well get rich... and the quicker the better.

# SPEEDWEALTH PRINCIPLE #2: DELIVER MASSIVE VALUE



# SPEEDWEALTH PRINCIPLE #2: DELIVER MASSIVE VALUE

## Power Principle:

Money is a convenient symbol that represents and measures the value of goods and services exchanged between people.

“Money,” like it or not, is a huge part of our lives

Unfortunately most people don’t really understand it. So what is money anyway?

Money is a convenient symbol that represents and measures the value of goods and services exchanged between people.

The key word in that definition is VALUE. It’s value that determines your income.”

I don’t mean to be critical, but I have to tell it like it is:

The reason most people are broke is that they don’t deliver a lot of VALUE in the eyes of the current marketplace. The important element here is DELIVER.

Many people have good ideas, good intentions, even produce good products or services, but either their value is not considered very valuable in today’s marketplace, or they just don’t deliver enough of it.

## Power Principle: The Law of Income – You will be paid in direct proportion to the value you deliver according to the marketplace.

It's simple. . .

**If you don't deliver a lot, you don't get paid a lot.**

So what determines your value in the marketplace?

There are four income factors that determine almost to the penny how much you will earn:

**Demand + Supply + Quality + Quantity = \$\$\$**

### **1. The DEMAND For Your “Value”**

This means how much the marketplace wants your goods or services. To create SpeedWealth, you must offer a hot product or service which is in high demand.

When I first started Fitnessland, people tried to buy equipment while I was still renovating the space before the store opened. Within three weeks of opening, customers were lining up outside the door. I made \$11,000 net profit on my sixth Saturday. . . because my value was in high demand!

### **2. The SUPPLY Of Your “Value”**

This reflects how much the marketplace already has of your product or service, and how readily available it is elsewhere.

Why does a brain surgeon earn as much in one day as a gas station attendant earns in a whole year? Because he or she has a rare and specialized skill that is critical when needed. Put bluntly, there are millions who can pump gas, but few who can fix brains.

**When supply is limited, value increases.**

Think of real estate. Ocean-front property is rare and extremely limited, therefore it is higher in value than property inland. To increase your value in business, you must provide something few others have, or do something in a way that no one else does.

**Power Principle:**  
**If you don't deliver a lot, you don't get paid a lot.**

### **3. The QUALITY Of Your “Value”**

This means how good your products and services are — and just as important — how good you are at your business.

**The higher the quality, in relation to the price; the higher the value.**

I have a motto in business, “Do it well or don’t do it at all. Make it great or don’t make it at all.”

Does quality affect your income? You bet it does. Do you return to a business if you receive shoddy products or lousy service? Of course not and neither does anyone else!

As for the second part of the quality equation, “how good are you at your business?” The rule is simple.

**If you want to get paid the best, be the best!**

I cover this principle in much more detail along with 5 other principles that made the difference between when I broke to now being rich in my Zero To MultiMillionaire class. You can attend for free [when you click here](#).

But keep learning. Study business, study your specific field and study the SpeedWealth principles as if your life depended on it. Financially, it does!

## 4. The QUANTITY Of Your “Value”

### 1. Offer A Product

The first way is to offer a product. It’s best if it’s an ADD-ON product — one that aligns with your current business, and would benefit your current clients. You can create your own product, or even offer someone else’s product you endorse.

For example, a masseuse could offer products that benefit the health and well-being of the body, such as nutritional supplements, body oils, aromatherapy products, books on massage and yoga, and relaxation tapes.

### 2. “CLONE” Yourself

A second way is to “clone” yourself. The idea is to train or hire others to work for you. Instead of being a sole consultant, you own a consulting company with five, ten, or fifty consultants working for you! This is simply a way of delivering more of your value to the market, which results in more income.

### 3. Have A Second Source Of Income

If neither of the above choices are viable and you are adamant about staying in a personal service business or a job, you will probably need a SECOND SOURCE OF INCOME, preferably one that has the “potential” to create wealth.

Today there are dozens of “distributor” type opportunities where you can start part-time and move to full-time when your income warrants it. The trick is to choose the right opportunity, and that’s the subject of our next principle.

Demand, supply, quality and quantity are the cornerstones of value and delivering massive value is an essential part of the SpeedWealth system. In fact, demand and supply affect the next SpeedWealth principle dramatically . . .

# SPEEDWEALTH PRINCIPLE #3: CHOOSE THE RIGHT BUSINESS AT THE RIGHT TIME



# SPEEDWEALTH PRINCIPLE #3: CHOOSE THE RIGHT BUSINESS AT THE RIGHT TIME

**Power Principle:**  
**“Timing is everything”**

**Have you heard the saying, “Timing is everything”?**

That statement is gospel when it comes to making money fast in business. What exactly is timing? It's simply matching your product or service to the wants and needs of the current marketplace – choosing the **RIGHT PRODUCT OR SERVICE**, in the **RIGHT PLACE**, at the **RIGHT TIME**.

This is critical. If you get this step right, you're 50% there! Business ideas and opportunities are like cars. There are 220 m.p.h., Formula-1 race cars; there are decrepit, broken-down jalopies, and every kind of vehicle in between.

The question is, what are you trying to create your fortune with? A race car or a jalopy? If you don't have a concept or at least one product or service that's super hot right now, you need to find one... if you want a chance to create wealth quickly!

I'm not necessarily advocating that you change businesses, but if your present concept, product, or service was in a horse race, would the marketplace see it as a thoroughbred or a donkey?

The truth is, almost anyone could have made a “killing” in the home fitness equipment business at the time I did. Why? Because I was riding a super hot trend – a “thoroughbred.” The timing was perfect for both the concept and the product.

## Power Principle: Choosing the right vehicle at the right time is a rare and highly profitable skill that can be learned!

Unfortunately, most people hop on a trend when it's already too late, and the big fortunes have already been made.

On the other hand, being too early is no better. If I had opened Fitnessland three years earlier than I did, I assure you, it would have died.

The market wasn't ready — there weren't enough headlines about fitness or enough high-quality, home fitness products available yet. Not enough people were tired of driving to crowded gyms.

You have to learn how to gauge and time the market. You have to know when to get in, and when to get out!

In the SpeedWealth system, your intention must be to get in on a “ground-floor opportunity,” meaning DEMAND is high and SUPPLY is low. At this time the elevator of opportunity is going up. Time to get on!

Later, SUPPLY overtakes DEMAND and the elevator of opportunity starts going down. Time to get off!

Want an example of a ground-floor opportunity available right now?

An obvious one is supplying products and services to mobile users. Did you know that 72% of people are within 5 feet of their phone at all times? People are addicted to their device and on average check it 110 times per day! Many check their phones even more than that. The mobile platform has already taking big market share away from computers.

What does it all mean? It means as a SpeedWealth entrepreneur, you ACT NOW!

Just like Jan Koum did. He created a mobile messaging platform called WhatsApp, which allows you to exchange messages across the world without having to pay for it. After 5 years in business, Facebook acquired the company for 19 billion dollars, that's with a B. In 5 years Jan's net worth went from food stamps to BILLIONAIRE! “WhatsApp” was perfectly timed.

**Power Principle:**  
**You have to learn how to gauge and time the market.**  
**You have to know when to get in, and when to get out!**

The first step is to find the “Right Vehicle” using the formula I cover in my free online training, [Zero To Multimillionaire](#).

Then you need to learn how to find the hottest opportunities which are not just in high-tech industries. One of the most popular, eye-opening sessions I teach at my Million Dollar Business Secrets program is called, “How to Generate Million Dollar Opportunities Every 60 Seconds.” Let me share a couple of these strategies with you.

One fast and easy way to get rich is to: **Model a proven winner.**

In other words, copy someone who is making a mint right now.

You want to employ a principle called “Lag Time,” which is the time it takes for a hot idea to spread from one geographical region to another.

For instance, customers can be lining up for a hot new product or concept in Los Angeles that has not even been heard of yet in Atlanta.

Right now there are dozens of entrepreneurs making a fortune with ground-floor opportunities that have not yet been exposed in other parts of the country. Find one of these new concepts and do the same thing, or **IMPROVE ON IT**, in your geographic area! Use the original as a proven blueprint to success.

Right now, self-serve frozen yogurt shops are super hot in some areas of the U.S., but other spots are still virgin territories. That means if you’re broke in saturated Los Angeles, you can always go to “wide open” Omaha Nebraska and get rich.

Another simple but incredibly fast way to make a fortune is called the PIGGYBACK technique. Instead of copying someone else, you **AFFILIATE** with someone or something that’s already a winner. You know the old saying . . .

## Power Principle: Copy someone who is making a mint right now.

“If you can’t beat ‘em, join ‘em!”

It’s often faster and easier to affiliate with a company that’s up and running rather than to start from scratch. Why reinvent the wheel? They may have exclusive products or a major distribution network in place, rare technology, or expensive production facilities already established.

I have an acquaintance who found a particularly good engine additive that was selling like hot cakes in the U.S., but the manufacturer wasn’t marketing it anywhere else.

He was clever. He paid \$1,000 for the option to buy the international rights for \$100,000, payable in 6 months.

Then he placed classified ads in dozens of newspapers and trade journals worldwide, offering the exclusive distribution rights for specific territories. In only four months he sold 80 regions at \$25,000 each, making \$2 million up-front, plus five cents on every can! Best of all, he never touched the product. He set it up so the new distributors dealt directly with the manufacturer. Do you know what he’s doing now? NOTHING!

**As a SpeedWealth entrepreneur, you want to take advantage of the new “global economy.”**

There are thousands of popular American products that are not marketed across any borders and thousands of popular international products that are not marketed in the U.S. — all dynamite opportunities!

Anyone, and I do mean anyone, can become rich quickly using the Piggyback technique. It’s one of my favorites because:

**Power Principle:**  
**It's often faster and easier to affiliate with a company  
that's up and running than to start from scratch.**

You're like a jockey — you find the best horse on the track, hop on, and ride it to the winner's circle!

Along the same lines, another surefire SpeedWealth tactic is called remarketing “UNDER-MARKETED” products and services.

Have you ever seen or used a product that you think is fantastic, works like a miracle, but hardly anyone else knows about it? These are what I call “under-marketed” products.

Did you know there are 71 different ways to market and distribute a product or service? Most companies only use 2 or 3 methods at best. Meanwhile, you can often get the rights to promote their product through dozens of other channels and to different market niches.

Can you think of an easier way to “get rich quick” than to have the rights to a “miracle product” and then market the heck out of it? It’s a dream come true. Of course, you’ll want to become a master at marketing, but again, this skill can be learned.

Remember, timing is everything. If you choose the right product at the right time, your road to SpeedWealth will be decidedly faster and easier!

**Power Principle:**  
**A business system is a repeatable process that  
produces a profit.**

# SPEEDWEALTH PRINCIPLE # 4: SYSTEMIZE



# SPEEDWEALTH PRINCIPLE # 4: SYSTEMIZE

**Power Principle:**  
**Build a solid foundation for your  
business by creating a system.**

## **What happens if you try to build a house on a weak foundation?**

The house eventually cracks or caves in. That's why before you can build a big house, you must build a solid foundation.

The business equivalent to building a solid foundation is called “CREATING A SYSTEM.”

Since the word “system” is a generic term, let me define what it means for business purposes . . .

A business system is a “repeatable process that produces a profit.”

The idea is to systemize your business so that you can effectively and efficiently sell and support your product or service in larger quantities as you grow. What if a tree grows tall without firm roots? All may be well when things are calm, but with the first big wind storm, it topples over and dies.

It's the same in business. If you try to expand but have no effective system in place, the business is doomed. I call this the “Expansion Dilemma.”

You've probably heard of businesses going well until they tried to expand. Then all of a sudden they're in trouble. Now you understand why. They grew beyond their effective means of support — their roots, their foundation and their system (if they had one at all).

So how do you create an effective business system? For now, let me share rule number one: “Keep it simple.”

I have a philosophy that . . . Business is simple. People are complicated.

If you want more specific (and simple) business strategies that produce real wealth and freedom in your life then register for my free online training, [Zero to MultiMillionaire](#).

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**Power Principle:**  
**If you’re the major “cog” in the machine then you’re automatically the major “clog” in the machine.**

As I teach in my signature program, Million Dollar Business Secrets, your business should consist of only three parts:

1. Marketing
2. Production
3. Administration

You must design specific “processes” for each of these three areas so they run smoothly, almost automatically. The idea is to create a business that works like a well-oiled machine — a MONEY MACHINE! Your system must be organized, it must produce a profit, and it must support rapid growth.

Finally — and this is essential if you want to create wealth quickly — your system must be a repeatable process that CAN WORK WITHOUT YOU!

Why? Because as we discussed earlier, in order to create wealth you cannot have a ceiling on your income. Your earnings must be unlimited.

If you’re the major “cog” in the machine then you’re automatically the major “clog” in the machine. If you have to be physically present for your business to work, it can only grow to the extent that you can personally handle. It doesn’t matter how brilliant and energetic you are, you still only have 24 hours in a day!

And besides, what good is creating wealth if you’re going to kill yourself in the process?

A SpeedWealth entrepreneur is a co-ordinator. He or she is the conductor of the orchestra.

Even though the conductor may be a master at playing an instrument, they don’t, because if they did, no one would be leading the orchestra. It can be quite a challenge for a small-business owner to “conduct the orchestra” on a full-time basis.

## **Power Principle:** **A “Speedwealth” entrepreneur is a coordinator.** **He or she is the conductor of the orchestra.**

Being a coordinator is absolutely necessary if you’re serious about creating wealth quickly.

Notice every large corporation has a president or CEO whose sole position is to hold the vision, co-ordinate all the parts, develop opportunities for growth, and search for ways to increase profits. It becomes a chicken-and-egg question.

Was the position created because the corporation grew? Or did the corporation grow because they created this position? My bet is the latter. I’m not saying you can’t continue to do all the other tasks, just keep in mind what I said, “Everywhere you are a cog, eventually, as you grow, you will become a clog.” Your primary responsibility is to . . .

### **Work on the business, instead of in the business.**

One of the most important elements of the SpeedWealth system is that your business cannot be dependent or limited by any one person, especially YOU.

This will become critical during the final step of the program.

I highly recommend a book called **The E-Myth**, by Michael Gerber. In it, he suggests you build your business as if it were going to become a successful franchise organization, even if you have no intention to franchise. Imagine your business will be the prototype for one hundred more locations or that your sales process is going to be repeated 10,000 times — both WITHOUT your direct involvement!

For the first six months at Fitnessland, I hardly stepped foot outside the store, while I set up the system, knocked out the kinks, and created a business “model” that worked. After that, I hardly stepped foot inside the store. I trained someone else to manage the day-to-day operations, while I concentrated on growth.

## Power Principle: Work on the business, instead of in the business.

Do realize — the system gives you freedom in two ways:

### **1. Freedom With TIME**

With a system, you get to relax, play, and be with your loved ones, all while your business is running, growing, and producing big profits! Having an effective system working “instead” of you, is vital to “enjoying the journey.”

### **2. Freedom With MONEY**

With a strong system in place, you will have two options. One, you’ll be able to hand over the reins of authority and have an excellent passive income while you golf, ski, meditate, or do whatever else you like. Two, you can “cash out” and become an instant millionaire.

In any of these cases, because you created a “system,” you win!

O.K., let’s assume you’ve done your testing, you’ve worked out the kinks, and you now have a money machine — a single success, a single pilot or a single sales method that systematically produces a profit without you. What do you do next?

The answer is . . . “If it works, keep doing it.” You do it again, and again, and again.

# SPEEDWEALTH PRINCIPLE #5: DUPLICATE



# SPEEDWEALTH PRINCIPLE #5: DUPLICATE

**Power Principle:**  
**Once you have something that works,  
you concentrate on duplicating it.**

**Create a system that's organized to deliver and support large quantities of your value without your presence.**

Why? Because it allows for **duplication**.

Your completed system is the model or “COOKIE CUTTER,” you use to duplicate your success over and over again.

First you create something that works well on a small scale, maybe one store, one office, or a sale to one person. Then you repeat the process, again and again. It’s that simple!

The SpeedWealth entrepreneur understands that if you can make a profit on one **location**, how many similar locations can you create? If you can make a profit on one transaction, how many similar **transactions** can you make? So the key question is:

“*How do I get my product or service into the hands of the largest numbers of people?*”

Duplication is simply a way of increasing the quantity of the value you deliver. And when you increase your quantity, you increase your income!

**↑ Quantity = ↑ Income**

## Power Principle: You create wealth by using the “cookie-cutter” approach.

More people have created wealth using the “cookie cutter” approach than any other method in history.

Have you heard of a gentleman named Sam Walton? His little empire is called WAL-MART. Sam started with one small store, in one small town, that produced one small profit. Then he **systemized the store so that it worked efficiently without him**. This became the cookie cutter he used to roll out 1,500 “cookies,” otherwise known as Wal-Mart stores, in hundreds of small towns across America.

Sam Walton was a true master of the SpeedWealth system. He died in 1992 as one of the richest people on the planet, amassing a personal net worth of over \$7 billion dollars. That’s billion, with a capital “B.”

Everyone knows McDonald’s. Back in the 1950’s, Ray Kroc uncovered a “sizzling” hot concept: fast food, burgers, fries and shakes. Then he **systemized his marketing, production, and operations so that this one store worked efficiently and profitably**. He then duplicated by allowing others to use his profitable system. This method of expansion is now known as franchising. Today, there are thousands of McDonald’s outlets around the world selling to millions of people daily.

Ray Kroc was another master of the SpeedWealth system who applied the power of DUPLICATION. Before he died, Ray Kroc amassed a net worth of over \$4 billion. That’s another capital “B.”

Have you heard of Amway, Mary Kay, Herbalife or NuSkin? They are all network or multilevel marketing companies.

This is simply another form of DUPLICATION.

You use the product, then refer it to someone else, who does the same thing and on and on and on.

In fact, the entire network marketing process is based on the SpeedWealth principles. **Timing, systemization and duplication are inherent and already built into the multi-level methodology.**

The best network marketers understand that duplication can make you rich! These network marketing distributors have “downlines” numbering over 20,000 people, and generate incomes of over \$1,000,000 a year!

**Power Principle:**  
**Ask yourself, “Who could buy or sell a huge quantity  
of my product or service at once or on an  
ongoing basis?”**

Remember, the idea behind duplication is getting your value distributed to as many people as possible, as quickly as possible.

This is where a lot of business owners run into trouble. They can’t seem to get exposure. They don’t have the funds for heavy advertising campaigns and they’re not adept at marketing. What can they do?

One SpeedWealth strategy is to find buyers who can purchase or sell large volumes of your products or services.

The question you always want to ask is: **Who could buy or sell a huge quantity of my product or service at once or on an ongoing basis?**

It brings to mind a student who bought my Wealthy Marketer program. He had created a “How to Paint Your House” video, and was trying to sell these videos to small retail outlets.

After he learned one of my other programs, “66 Ways to Market and Distribute A Product,” he went out into the hall, used the phone, and came back with a huge smile on his face. With a single call, he sold his video to one of the largest paint manufacturers in the world!

The video would be used as a “premium” and given away free with each purchase of five or more gallons of paint. His first order was for 100,000 units, and my student’s profit was about \$1 on each.

As you can see, making money is easy once you understand duplication.

# SPEEDWEALTH PRINCIPLE #6: LEVERAGE



# SPEEDWEALTH PRINCIPLE #6: LEVERAGE

**Power Principle:**  
**Work smarter instead of harder!**

**Leverage means doing MORE with LESS.**

It's not so much a “what” you do, but rather a “how” you do it. Leverage uses specific tactics and strategies that allow you to work smarter instead of harder!

One of my business mottos is: “If you’re not using leverage, you’re working too hard, and earning too little!”

Leverage starts with replacing yourself or much of what you do personally.

As a SpeedWealth practitioner you want to constantly be asking yourself: “How can I provide people with my value, my products or services, while I sleep?”

When you can answer this question and execute the answer, you’ve got it made.

**Power Principle:**  
**How can I provide people with my products or services,  
while I sleep?**

Have you heard of Tony Robbins? He is a master speaker and author. By his own account, he held over 200 seminars in a single year and yet barely broke even. A long time ago, Tony finally decided to tape his information and sell his program via 30-minute TV “infomercials.”

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This is a perfect example of leverage. By putting his PRODUCT on TV, he was able to reach a lot more people and make a lot more money with a lot less time, travel and personal effort.

Now Tony Robbins employs leverage even further. Tony hosted a single LIVE seminar and then “simulcasts” it via satellite to hundreds of movie theaters all over the country. Using high technology, audiences get to interact in the actual course. Like alchemy, his audience of 300 is transformed into 30,000!

Tony Robbins is extremely successful. Partly due to his valuable information, but mostly because he is a master of the SpeedWealth system and constantly searches for ways to increase his leverage.

Let’s look at another form of leverage. Remember the student I told you about with the “Paint Your House” video? Remember how he got an opening order for 100,000 units? Well, the story’s not over. The next session of the program was about creating SpeedWealth through “licensing.”

Once again he went out at the next break and made a phone call. This time, he came back with an even bigger smile. He had changed the arrangement with the paint manufacturer. Instead of SELLING the videos to them, he LICENSED them the rights to duplicate the video themselves. They immediately upped their initial run to 250,000 units. Why? Because they could now choose their own suppliers, giving them full control of product quality and lowering their costs.

### **Licensing is an extremely-high form of leverage.**

My student was able to sell more with less of his own time and money. And since his royalty percentage remained the same, his income skyrocketed.

By the way, what did he do with all the extra time on his hands? He utilized another form of leverage; ADD-ON and REPEAT SALES, and immediately began creating Volume 2 of his “house painting” video “SERIES,” covering specialty areas like decks, rain gutters, and outside doors.

**Power Principle:**  
**In business, the headaches are in the “front” end,  
but the money is in the “back” end.**

One of the most powerful ways to leverage is to fully utilize your database.

Supporting your customers with additional products and services, and giving them reasons to return again and again produces extremely high profits because you’ve already paid the high cost of getting the customer the first time.

These are called “back end” sales and that’s why I say, “In business, the headaches are in the front end, but the money’s in the back end.”

Yet another exciting form of leverage is **PARTNERSHIP MARKETING**, or **JOINT VENTURING**.

Consider the example of a new online trend called “virtual summits.”

This is where one person gathers speakers, trainers, authors, or experts to come together and present their best and most valuable information. At the end of the talk or interview, they usually offer a free gift so they can capture the viewer’s name and email and add them to their database.

Consider this: If there are 10 speakers and they have 10,000 people on their database and each of those 10 speakers commits to emailing their database, that’s instant exposure to 100,000 people!

So just by being a speaker on that training you now have 10X the exposure just by partnering with the person who has put on this summit.

That’s why “partnership” marketing is popular today — because the opportunity for growth is FAST and powerful. Plus you are also leveraging other people’s brands to associate with. This is a win-win solution for you and the people involved.

## Power Principle: If you're not using leverage, you're working too hard and earning too little!

Leverage is starting your business with little or none of your own money. Consider the following ways:

- Using other people's talents, skills, contacts, credibility, and resources.
- Fully utilizing the latest technologies in computers, software and telecommunications to increase your speed and efficiency.
- Using the power of the media to get millions of dollars of free publicity.
- Borrowing celebrity fame for endorsements.
- Selling products before you have them, or at least, before you have to pay for them!
- Expanding your business using your customer's or supplier's money.
- Getting the best people in your industry to work for you now, for almost “nothing.”
- Getting more from each of your employees by properly training them, treating them well, and giving them the space to express their true talents.
- Getting more from yourself, enhancing your business knowledge, developing yourself personally and increasing your stamina and energy.
- Managing your time more effectively so you do the right things instead of just do things right.

In short, leverage is a MINDSET. It's an ART. It's a SCIENCE. It's an essential piece of the SpeedWealth puzzle. It often separates those who create financial freedom quickly, from those who continue to struggle for the rest of their lives.

Remember . . . If you're not using leverage, you're working too hard and earning too little!

# SPEEDWEALTH PRINCIPLE #7: CASHING OUT



# SPEEDWEALTH PRINCIPLE #7: CASHING OUT

**Power Principle:**  
**The SpeedWealth entrepreneur  
starts with the end in mind!**

**The above principle is the culmination of all the steps, and ties the entire SpeedWealth system together.**

One of the primary differences between a SpeedWealth entrepreneur and the average business owner is that they **start with the end in mind!**

By following the SpeedWealth system to the letter, in three to five years, you will have **four enviable choices**. You can:

1. Keep the business, continue to work “hands-on,” and make a huge INCOME.
2. Keep the business, and cash out your TIME by delegating the day-to-day affairs, and make a huge PASSIVE INCOME.
3. Sell all or part of the business and become an INSTANT MILLIONAIRE.
4. Create a combination of all of the above.

In any case, you’ve hit the jackpot! I want to share a little secret:

**You will never make as much money running a business as selling a business!**

The most lucrative product you can ever sell is the business itself. By following the SpeedWealth process, you will have automatically set up your business as an extremely valuable and salable commodity.

## **Power Principle: You will never make as much money running a business as selling a business!**

Now do you see why it's so critical that your business be able to run without you? Because when it comes time to sell your business, the better it can run and profit without you as an integral part of the package, the **HIGHER THE VALUE AND PRICE!!**

Let's face it, if you were buying a business, would you want its success to be dependent on any one person — especially the owner, who wants to sell and leave it? Of course not!

So what do buyers want?

What are they really buying? Primarily three things:

- 1. Profits**
- 2. The continuation of those profits, and**
- 3. The potential growth of those profits.**

Buyers want a solid, proven, well-run money machine that churns out a healthy income on an on-going basis and runs without a lot of maintenance. So, by using the SpeedWealth system, that's exactly what you create:

**A high-powered money machine that has already been duplicated several times, and still has plenty of room for growth.**

Once you have accomplished this task, big companies will line up to buy your business for \$1, 2, 5, 10 million, or more.

So when in the process do you have to start thinking about all this? At the beginning! In the SpeedWealth system, it's imperative that you think “SELL” from day one . . .

## Power Principle: You come in with the intention to cash out!

From the very beginning of Fitnessland, my goal was to build the business, as quickly as possible, to a point where it was worth at least a million after-tax dollars, THEN SELL! And that's exactly what I did! And exactly what you can do too!

People often ask, can you “cash out” if you’re a distributor or a “professional” or own a “home” business? The answer is contingent on the way you’ve set up your operation. If you’ve **followed the SpeedWealth program and systemized your business** into a **money machine** that can work without you, and if you’ve designed it so your customers are happy dealing with the company and its representatives instead of only you personally, then ABSOLUTELY YES! **You can sell, and for big, big money.**

I know a network marketer who recently sold his “down-line” for megabucks, plus an ongoing percentage of the purchaser’s income! I know of a bill auditor, who sold her “home business” for a small fortune because of her proven marketing system and her extensive client list.

I’m friends with a chiropractor who just cashed out his practice and made a mint. Even though he had a personal service business, he was smart from the start and did not use his “personal” name as his business name. Think about it, would you want someone else’s personal name on your new business? Neither would most buyers.

Remember, I’m not saying you have to sell your successful company, but because you’ve used the SpeedWealth system and set it up to sell from the beginning, you will at least have the **choice of becoming an instant millionaire if you want to!**

Remember too, you can sell half your shares, like I did, and pocket a very handsome “chunk of change,” and perhaps stay on as President or Chairman of the Board!

Another way to cash out a portion of your ownership is by GOING PUBLIC.

## Power Principle: Everyone thinks they can do better than you, once they take over!

IPO's (Initial Public Offerings) are once again in vogue. The big trend is to start a business, prove its viability in the marketplace, and then go public, using the funds to expand nationally, or even internationally.

Meanwhile, you own 2.2 zillion shares, part of which you can cash-in, a few months after the offering!

Today, many businesses are choosing to fund their expansion by going public instead of franchising. The directors always “say” this gives them more control.

Maybe. Maybe not. What is certain, however, is that going public gives them a chance to **make a quick personal fortune!**

Again, when do you consider going public? Preferably right from the beginning. Don't be too quick to rule out this wealth-producing option. It might just be right for you and it's not nearly as difficult as most people think. The key is to find the right person to guide you through it!

Regardless of how you're going to cash out, it's critical to learn the key factors that determine the value of a business for the purpose of selling. This way, you know exactly what areas of the business to focus on and can sell for the most money possible.

Some people would say NET PROFIT is most important, and that's often true, but in my experience, GROSS SALES are just as essential.

Why? First, high gross sales show high potential. Second, is “human psychology.”

The fact is... Everyone thinks they can do better than you, once they take over!

If you've got massive gross sales but minor net profits, most buyers will think you're a “half-wit” who just doesn't know how to run a business. And once they get their expert hands on the control levers, profits will soar through the roof! Once again, maybe — maybe not!

## **Power Principle: Deal with large, successful corporations where a million or two is a drop in the bucket!**

Another key selling factor is, “who is buying your company?” What is the purchaser’s wherewithal?

In the SpeedWealth system, we deal primarily with major corporations that have full-on acquisition departments and buy businesses on a regular basis.

You want to deal only with large, successful corporations that are accustomed to paying top dollar for everything. A company where a million or two is a drop in the bucket!

Believe it or not, the \$1.6 million Heinz paid for Fitnessland was the “least” they’d ever spent for a business. To them, the deal was a “no brainer” and that’s just the way I wanted it!

CASHING OUT, be it by selling all or part of your business, is the crowning jewel of the SpeedWealth system. It’s what allowed me to go from zero to a million in only 2.5 years, and why I’m confident that if you follow the SpeedWealth system to the letter, in 3 to 5 years, you can be a millionaire too!

## **Power Principle: Wealth is not just money.**

### **Enjoying Your Mission To Millions.**

The name of this program is Speed “Wealth,” not Speed “Money.” The SpeedWealth system is more than just making money, it’s the ability to enjoy the journey along the way and grow your business without the usual stress and struggle.

Wealth is not just money. For most people, wealth includes an abundance of money, free time, loving relationships, inner peace, and having a sense of meaning and fulfillment.

Not long ago I had the biggest scare of my life. My doctor told me he thought I had lymphoma. He scheduled me for surgery and did a biopsy on a lump that had developed in my throat. It took four agonizing days for the results to come in. During that wait, my entire life changed. I was really scared, not so much about dying, but about not having fully lived! I knew I hadn't given enough attention to the true priorities in life: my wife, my children, my inner spirit, and just taking time to play.

So I vowed if I ever got out of this mess, I would change. I'd never take another day for granted and would live each moment recognizing it as the gift it truly is. I vowed that from then on, I wasn't going to let myself become obsessed with results. Instead, I'd relish the journey and achieve my goals with peace and joy instead of stress and struggle.

Finally the pathology report came back. I had a tumor but it was benign, non-malignant. I was going to live.

Today I consider that scare a blessing. It gave me impetus to teach and help others learn lessons that might improve their lives. It's also become the basis for my most important message and the final SpeedWealth principle...

# SPEEDWEALTH PRINCIPLE #8: DO IT NOW!



# SPEEDWEALTH PRINCIPLE #8: DO IT NOW!

**Power Principle:**  
**Practice does not make perfect. Practice makes permanent.**

**Life is short!**

Whatever you want to do, do it now.

Whatever you want to be, be that now.

Whatever you want to have, go for it now!

When it comes to the important things in life, don’t wait until tomorrow. Tomorrow may not come.

Practice being happy now!

Why do I say “practice”? Because “practice makes perfect,” right? Wrong! That’s a massive misconception!

Practice does not make perfect. Practice makes permanent.

People are creatures of HABIT. On a daily basis, if you practice pessimism and struggle, you become very good at it. You become unconsciously competent. Pessimism and struggle become almost automatic to a point where even when you want to change, happiness becomes almost impossible.

The important thing to remember is: One process does not lead to another.

Practicing pitching leads to being a good pitcher, not catcher. Practicing overwhelm leads to overwhelm, not inner peace. And practicing being miserable leads to misery, not happiness.

If you wait until everything is going great before you practice happiness, you may wait a long time. Not because things will never be great, but because you’ve become a master at being unhappy. Unhappiness will be your habit!

## **Power Principle: Practice whatever you want to be in the future, now.**

It’s critical, no matter what other objectives you’re attempting to achieve, you remember to practice happiness **RIGHT NOW**, in this very moment!

Part of the SpeedWealth strategy is to: Practice whatever you want to be in the future, now. If you want a life of inner peace, practice being peaceful now. If, one day, you want total confidence, practice being totally confident now. If someday you want to be successful, practice being successful now.

**Eventually, these traits become your habits, your natural way of being.**

You won’t have to think about them, you will be them. And your life **TODAY**, will be what you always wished it would be like, tomorrow. The key is to enjoy the journey. You want to blend money with meaning, profit with purpose, and “street-smarts” with heart.

Thank goodness, along with the lessons I learned in business, I learned some essential life lessons too. To me, these are the most important messages I share. What is unfortunate, however, is that even though most people want to be happy, have more fun, laugh more, love more and enjoy their lives more, it’s difficult to concentrate on these things when you’re struggling financially.

Money problems can take the luster out of life. I’m not saying money is everything.

**Money isn’t everything unless you don’t have any, then it seems to become everything.**

## Power Principle: The best advice about money is only three words: Get it handled!

The fact is, in our society, money is an important TOOL. Money is like a lubricant — going through life without it is very, very, rough.

Money doesn't buy happiness, but **it can buy FREEDOM:** freedom of choice, to be able to do what you enjoy doing and not be forced to do things just because you need “the money.”

It's a shame. I have seen far too many good, kind-hearted, talented people, unable to share their unique gifts and talents to the fullest, because they're simply too busy trying to survive. They work long and hard but never get ahead financially.

I've said it before and I'll say it again: “If you're going to work hard anyway, you might as well get rich. . . and the quicker the better.”

The best advice I ever heard about money was only three words: GET IT HANDLED! And that's what SpeedWealth is all about. It's a proven system that worked for me and can work for you — if you work it.

Get the knowledge, master the principles, study the strategies and in just a few years you will never have to worry about money again.

**You will be free!**

Good or good?

Now... I have one last power principle I want to leave you with... It's in my personal letter to you below. Make sure you read it as it might be the most important principle of all.

# A PERSONAL MESSAGE

FROM T. HARV EKER

## The Power Principle: Learn! Learn! Learn!

So what do you do now?

Take action! If you’re already an “expert” in business and earning at least \$250,000 per year, then use this book as a template to enhance the speed of your success. If you’re not in this income bracket yet, the best thing you can do is...

Learn! Learn! Learn! If you truly want to succeed you must work on yourself, study business, and become a SpeedWealth master. The wonderful thing about becoming an expert in this game is when you win, you get rich!

Above all, get the knowledge you need, BEFORE you step into the arena.

Think about it: if you were going to play Andre Agassi, the great tennis champion, for money, wouldn’t you start learning the game and practicing BEFORE you stepped on the court to play him? It amazes me that so many people get into the game of business without acquiring the specific knowledge necessary to win. Then they wonder why they’re struggling.

If you’re not in your own business yet, this is the time to learn and prepare so when you do “go for it,” you’ll know what you’re doing.

If you’re already in business and haven’t been creating wealth, there’s obviously something missing; there’s something you don’t know. Get the knowledge. Learn the ropes. That’s what I did and it made me a fortune.

As you can see, I’m a big believer in education. I love the saying: “If you think education is expensive, try ignorance.”

And there are two ways of learning:

1. **Learning from doing.** This is where you do it yourself and get the experience yourself.
2. **Learn from others' experience.** This is where you model, study and learn from someone who is in the position you want to be.

Now the problem with the first way of learning is that even though it's effective, you have no proven path to success and will likely experience many obstacles and challenges along the way.

So here's what I recommend until you're confident enough to go at it alone.

Learn from someone who has the experience you're looking for so you can avoid the mistakes they made which will save you time, money, and a lot of headaches.

Good or good?

## What To Do Next

To help you get results quickly and avoid the same mistakes I made in my career, I created a web class for you called [Zero To MultiMillionaire: “The Ultimate Business Success Formula.”](#)

In this class I cover the 6 specific principles that made a HUGE difference in my life, and helped me go from broke to rich in only 2.5 years.

As they say, hindsight is 20-20. And so after 30 plus years in this industry I can look back and clearly see the difference between who I was and what I used to think and do when I was broke versus now being a multi multi multi millionaire.

If you enjoyed this book, then you're going to love this class. It's going to save you a lot of time and money! Take a look at what some of my students have said.

## WHAT PARTICIPANTS SAY



*“Harv, I just wanted to say thank you for everything you’ve done to help better our world! You’ve changed so many people’s lives...including my own! Personally, I wanted to share that I was able to reach my goal of saving \$10,000 for investment purposes, mostly because some of the tools I’ve learned in your trainings. Thanks to you, I’ve definitely raised the bar for myself and what I can accomplish.”*

- Moriah Diamond

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*“After my husband and I took your class our lives forever changed. It was one of the most important steps in an amazing personal journey, that lead us to our amazing life. We are now more than financially abundant and enjoying personal and business growth. Thank you so much.”*

- Aviva Varey Keely

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*“Ever since Harv’s class I have gone from being worth \$0 to now having almost \$800,000 in real estate, a fully paid for car, and my beloved Harley. I did it on a \$13/hour job and with some wise investing in real estate and house flipping. Everything I touch turns to gold!”*

- David Jackson

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To register, click the link or button below and reserve your seat for this **free online training**. You have a few options to choose from based on where you live and the time that works best for your schedule.

*For Your Freedom,*  
T. Harv Eker

*T. Harv Eker*



**CONFIRM YOUR SPOT**