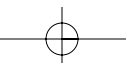


PART
1

**INTRODUCTION:
UNLEASH THE
MILLIONAIRE
WITHIN YOU**



CHAPTER

A NEW WAY OF THINKING ... GETTING RICH IN SPIRIT AND IN FACT

In the story of Sir Galahad, the knights agree to go on a quest, but thinking it would be a disgrace to go forth in a group, each entered the forest, at one point or another, where they saw it to be thickest, all in those places where they found no way or path.

Where there is a path, it's someone else's path. Each knight enters the forest at the most mysterious point and follows his own intuition. What each brings forth is what never before was on land or sea: the fulfillment of his unique potentialities, which are different from anybody else's.

Joseph Campbell

Do you want to become a millionaire? Seriously, do you *really* want to become a millionaire? Okay, I'll show you. It's much easier than you think—because once you know “the code” you're headed in the right direction.

Discover the Power of the Code: Unleash the Millionaire Within

There's no mystery to becoming a millionaire. Anyone can do it. Take, for example, the unassuming utility company maintenance man making a modest salary over a 36-year period. He lived below his means, even buying clothes at thrift shops, yet enjoyed watercolor painting, ballroom

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dancing, traveling, and investing. And left \$3 million in stocks and real estate to charities.

Or the copier salesman in a small town who took over a small store of his own. He worked seven days a week, took few vacations, raised two children, bought some real estate, and invested the maximum in retirement savings. At age 41 he sold the shop for \$1 million and continued working for the new owners. Or the doctor who raised four kids and still managed to retire with almost \$2 million.

And how about all those steady American workers—schoolteachers, city librarians, police officers, nurses, and lab techs—who retire on a nice combination of resources from a pension, 401(k), Social Security, a few stocks, bonds, and funds, a low mortgage, and some real estate?

The Only Real Way to Become a Millionaire

Actually, the most difficult step on the road to becoming a millionaire is the first step. And the first step is not just “getting started,” as most experts will tell you (although that’s a big one). *The first step is making sure you’re pointed the right way—your way. Most people aren’t!* Most people have trouble getting started because they haven’t figured out which way is their way.

All too many people are headed in the wrong direction, going nowhere fast. Or they arrive in the wrong place too late, traveling somebody else’s path. Or, frustrated, they give up before they even get started.

And that’s what this Millionaire’s Personality Code is all about, helping you discover the only real way you can ever become a millionaire—*your way*.

No Shortage of Formulas Out There

You already know about the mechanical one-size-fits-all cookie-cutter formulas for getting rich, making big bucks, and wealth building. In fact, I bet you’re like many other Americans who have a small but well-stocked library with many of the same how-to books I’ve collected over the years.

You’re probably already familiar with some of the most popular ones: *The Millionaire Next Door*; *Ordinary People, Extraordinary Wealth*; *Eight Steps to Seven Figures*; *9 Steps to Financial Freedom*; *The Millionaire Mind*; *Getting Rich in America*; *The 401(k) Millionaire*; *Rich Dad, Poor Dad*; *You’re Fifty, Now What*; and the list goes on and on.

On top of that, I bet you that the last time you were poking around a newsstand you saw at least one magazine with a cover story telling you exactly how to make a million bucks so you can retire comfortably some day.

Sound familiar? I have a big box of these old “how to become a millionaire and retire” issues from *Fortune*, *Business Week*, *Kiplinger’s*, *Money*, *Forbes*, *SmartMoney*, *Mutual Funds*, *Newsweek*, and *U.S. News & World Report*. You’ve seen them, too. After you’ve read enough of these books and magazines, you know they all say the same thing, over and over again. They are like New Year’s resolutions and popcorn, quickly forgotten.

Information Overload—Confusing and Overwhelming

There’s no big mystery about how to become a millionaire. You can easily find tons of information in libraries, bookstores, periodicals, and online.

So here’s the big question for you: If we have all this fancy ultrasophisticated information, *why are there are so darn few millionaires in America?* Why are there only 8 million in a nation of 283 million people? That’s less than 4 percent of the population.

Very simple—the reason there aren’t more millionaires in America is not because you and I lack the information. We know we have all the formulas, tools, databases, newsletters, methodologies, and software we’ll ever need on budgeting, saving, investing, and all the other tricks essential to becoming a millionaire.

The problem is, we have too @#%& much information, not too little!

Looking for Love in All the Wrong Places

You have all the books and magazines you’ll ever need telling you exactly how to follow some simple set of rules or steps, even guaranteeing that if you do you’ll become a millionaire and retire happy as a clam.

But in this new age of information overload, all the formulas, rules, and steps go in one ear and out the other, as my grandpa used to say. Our attention span rapidly fades. For so many of us, the cookie-cutter formulas don’t feel right—so we’re off looking for the next new book, hoping it will fit who we are.

That’s right, as wonderful as it all sounds, most investors tune out most of the information because somehow—no matter how good things look on paper in that book or magazine—it just doesn’t fit your personality!

Why 90 Percent Are Going in the Wrong Direction

So, what’s the problem? The problem is that there really is no one-size-fits-all, cookie-cutter approach to becoming a millionaire.

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As a result, *the vast majority of Americans trying to become millionaires are doing it the wrong way*—doing it someone else’s way, using formulas that just don’t fit with their true personality. Or worse yet, they get frustrated, give up, and do nothing.

No wonder we have so few millionaires. Studies by such respected organizations such as the American Association for Retired Persons (AARP), Employee Benefit Research Institute (EBRI), Economic Policy Institute (EPI), Consumer Federation of America, and the U.S. Bureau of Economic Analysis tell us that only one in three Americans are saving enough to retire comfortably and that the average American’s portfolio is less than \$100,000 at retirement, including home equity. Many Americans may never be able to retire, let alone become millionaires.

Wall Street’s Not Your Friend

Wall Street’s money managers have most Americans believing that Wall Street gurus can beat the market and that you can’t win without their superior intelligence. Wall Street spends over \$15 billion annually for marketing and advertisements to keep you dependent on this illusion.

Yes, it’s a big hoax: Several research studies confirm, for example, that Wall Street’s actively managed mutual funds charge excessive loads and higher fees, even though Wall Street firms consistently underperform the top no-load funds run by an independent fund company like Vanguard.

No wonder Wall Street hates to see books come along like *The Four Pillars of Investing*, in which Dr. William Bernstein, a neurologist and money manager, bluntly says that Wall Street operates with the “ethics of Bonny and Clyde,” and they do it under the cloak of legitimacy, disguised as a trusted friend. Yet study after study consistently proves that Wall Street’s money managers charge more for their services and return less to investors.

The fact is, Wall Street money managers don’t give a hoot about you personally. Oh, they will smile and pretend, but Wall Street’s primary goal is to increase assets under management and gain control of your money so they can charge higher account fees and expenses, book more earnings, and increase profit margins—at your expense. You can do better without Wall Street.

Yes, You Are Unique—Trust That Still Small Voice

The problem goes back to the culture of Wall Street and the entire financial services industry, including fund companies, cable news networks, and best-selling gurus, magazine writers, and newspaper editors.

Like sheep, they go along with the Wall Street myth, either focusing on one-size-fits-all, cookie-cutter approaches to getting rich and becoming a millionaire, or confusing the issue with lots of information so that Main Street will, by default, turn to Wall Street for advice.

Occasionally, however, a still small voice will scream inside your head “But wait, I’m unique.”

And you’re right—you are unique. Your brain is wired differently. Your DNA and your genes point you in a special direction, down a road less traveled that’s off the beaten path—and on your path.

It should come as no surprise that you’ll naturally resist all the mechanical how-to formulas you’ve read over and over again in Borders and Barnes & Noble.

Find the Path Made for Your Unique Personality

That’s where *The Millionaire Code* comes in. This book is designed to help you understand why you’re different (and why it’s okay to be different!) and to help you discover the only real way you can ever become a millionaire—*your way*.

There is no one-size-fits-all, cookie-cutter formula to becoming a millionaire. None. Life would be less of a struggle if there were. But as we all discover sooner or later, what worked for your father or mother, for your siblings or best friend, is probably wrong for you. Even what your well-intentioned teachers, mentors, coaches, or favorite uncle think is best for you may be wrong.

In fact, research studies show that the vast majority of college graduates aren’t working in their major field of study. Moreover, studies show that most graduates will make at least three career changes in their lifetime.

Like it or not—you’ve got to find the path that fits you and you alone.

To Thy Own Self Be True—Period!

The only real mystery—if there is one—is discovering the real you and the millionaire within you. We’ve heard this great challenge so often since ancient times.

Writing in the *Tao Te Ching* 5,000 years ago, Lao Tzu tells us to “follow your true nature.” Twenty-five hundred years ago, Plato repeated the message: “Know thyself.” Down through the ages, great mystics of all faiths tell us to “listen to the still, small voice within,” for there lies the truth of our being.

Get in touch with the real you and your mission in life—and then your unique path to getting rich in spirit *and in fact* will become obvious.

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America's 42 Million Millionaires in Training!

You can avoid the false starts and increase your odds of becoming a millionaire by *first* identifying your unique personality code—yes first, *before* you start saving and investing and all the rest of the stuff you need to do to accumulate a million bucks.

Know your code, and get into action, and you'll join a powerful yet quiet subculture in pursuit of the new American Dream—retiring as a millionaire.

Statistically, we know there are already 8 million millionaires in America. That's about 3.6 percent of the total population of 283 million people. Some experts predict the number will grow to as many as 50 million American millionaires by 2025.

That means that today we could have as many as 42 million Americans on the path to retiring as millionaires. Of course, inflation will have some impact on the results. But however you look at it, there are roughly 42 million millionaires in training in America today, searching for the best way to capture this new American Dream.

The New American Dream: Discovering Your Path to Financial Freedom

What's the best way for you? It's probably *not* what your boss says you're great at. Not something that's one of the latest top 20 hot career fields in America. Probably not something you score well on in some standard tests. And it's likely not even the job you've been doing for a few too many years:

- *Shifting into high gear:* You could be one of the 35 percent of Americans who are already building a nest egg—but you just want to accelerate things and retire early.
- *Running on empty:* Maybe you're doing all the right stuff (at least what seemed like the right stuff years ago). You're making a good living, but you're unhappy with your life and feeling as though you've been wasting time in the wrong career.
- *Happy, but broke:* Maybe you are doing exactly what you want to do, perhaps fulfilling your life's mission helping the handicapped, but you're not making much money, or you'd just like to find ways to better fund the work. At least we can help confirm that you're doing the right thing.
- *Still searching:* More likely, you're one of the 65 percent of Americans who really aren't doing much about becoming a millionaire,

very possibly because you haven't discovered the real you, your mission in life, the millionaire within.

Whatever the case, something tells you it's time to get in touch with your secret millionaire's personality code, time to get in sync with your true self, time to get in the millionaire's spirit, now, today.

How to Get the Most out of This Book

We know there are 16 unique millionaire personality profiles. We have The Code and you can easily self-test to find yours. That's the first step: Get in sync with your personality type.

If you want get the most out of this process, work your way through the four parts of the book:

Part 1. "Introduction: Unleash the Millionaire within You." Get an overview of the background, history, and science supporting personality profiling, why it works and how we have taken this powerful tool to the next step, profiling the 16 millionaire personalities.

Part 2. "Test Yourself and Discover Your Unique Millionaire's Code." Here is a simple self-test that will help you identify the four distinguishing factors in your Millionaire's Code, along with an analysis of how you can use any ambiguities to transform your life, going in a whole new direction and becoming a millionaire in spirit and in fact.

Part 3. "The Four Temperaments in Millionaire Profiling." One of the screening tools used by personality profiling experts is the four temperaments, which give an added perspective into the depth of your personality, serve as an introduction to the 16 personalities, and show you how to take advantage of your assets on the path to financial freedom.

Part 4. "The 16 Millionaire Personality Codes." Once you take the test, you have your unique four-letter code and are pointed in the right direction. Each profile summarizes the distinguishing character of this personality type, what makes these people tick, and how they are most likely to become financially successful in the world and become personally fulfilled because they are living out their true destiny.

Once you know your type, your code, your personality, you can then focus all your energies on your true mission in life, on why you are here. Know the code and you'll increase your odds of becoming a millionaire

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and achieving the new American Dream—the financial freedom of living the life you were destined to live.

Different Strokes for Different Folks

Each of the 16 millionaire types will reach their goals in their unique way. Each will make their decisions differently, each capitalizing on their strengths differently and managing their weaknesses differently.

Stick with us and you'll discover the right way for you. Each millionaire personality type sees and responds differently to the tasks facing them as they accumulate wealth. Our test will help you discover your millionaire code so you can get on track to becoming a millionaire and enjoy your trip. We'll also include principles and tools to help each type maximize strengths and manage challenges on the way to this new American Dream.

* * * * *

My life course is totally indifferent to money.

As a result, a lot of money has come in by doing what I feel I want to do from the inside. If you do that, you are doing things that attract money, because you are giving life and life responds in the way of its counterpart in hard coin.

If you follow your bliss,
you will always have your bliss,
money or not.

If you follow money,
you may lose it,
and you will have nothing.

Joseph Campbell