

Lee Milteer's Millionaire Smarts® Coaching Program
"The Distinctions Between Winners and Whiners"
Lee Milteer Interviews Keith Cameron Smith

Transcript of Tele-Seminar

Welcome to this month's issue of the Millionaire Smarts® Coaching Program for Profit and Productivity with your Coach, Lee Milteer

Lee: Welcome to the Millionaire Smarts® Program. This is Lee Milteer. I am very pleased to tell you our topic this month is The Distinction Between Winners and Whiners.

We have a great guy with us. He's a guy I've interviewed before. His name is Keith Cameron Smith. He's a best-selling author. He's an inspirational speaker and an entrepreneur like us.

In 2005, he self-published a great book. It was called *The Top Ten Distinctions Between Millionaires and the Middle Class*. Now, within months the word of this phenomenal book starting happening, and now Random House, one of the largest publishers in the entire world, has purchased the book rights for that book from Keith, and it is selling all around the world.

Now, if you've been with the Millionaire Smarts® for a while, you might remember our interview with Keith. Before becoming an author and a speaker, Keith experienced many successes and failures in his own businesses, and real estate investments like many of us, and for the five years, he hosted his own radio show and he has inspired hundreds of thousands of listeners and people around the world to take action and achieve their goals.

He lives in Florida with his wife and his two sons, and he now has five books out that you can find at his website which KeithCameronSmith.com. I'll talk more about how to get that later. I must say that Keith has mastered the great messages in small packages.

I have all of his books, and I'm amazed how much wisdom he packs into these small books under a hundred pages. In today's world where people don't have the time to read super big books, these are true gems. I highly recommend that you invest in them.

His titles are *The Top Ten Distinctions between Dream Fulfillers and Dream Killers*, *The Top Ten Distinctions between Millionaires and the Middle Class*, *The Top Ten Distinctions between Entrepreneurs and Employees*, *The Top Ten Distinctions between Relationship and Religion*, and the one we're going to talk about today, and I think he has a theme going on here, *The Top Ten Distinctions between Winners and Whiners*. So, let's welcome Keith to our call. Keith Cameron Smith, welcome.

Keith: Thank you, Lee. It's great to be with you again.

Lee: Thank you so much. Say all those titles real fast five times in a row.

Keith: They can tie your tongue a little bit, can't they?

Lee: Absolutely. Your book is so perfect for our group because all we hear about, Keith, as you know, is the problems of life. The media is just always trying to make sure they're bad-mouthing everything, and you certainly get to the core of our challenges that we face everyday.

So, let's just start to play. Let's get to those top ten distinctions, starting with number one, which is, "winners take responsibilities. Whiners play the victim." Share with us about that.

Keith: Well, things don't always go according to plan, do they?

Lee: Oh my gosh, no.

Keith: So, when I'm talking about taking responsibility in distinction ten, I'm really just talking about controlling the things you can control. The things you can't control just leave them alone. Don't worry about them. Don't be in fear about them because you can't control them anyway. You can't do anything about them, but the things you can't control like your thoughts, your words and your actions, you've got to take responsibility with those on a consistent basis.

If you're not taking responsibility with your thoughts, your words and your actions, then I believe with all my heart, and I've even done this in times past in my life, I became a whiner or a victim, if you will.

The world is full of victims and whiners because they're not taking responsibility for their thoughts. They're not taking responsibility with the words they speak, and they're not taking responsibility for the actions that they take. They're letting other people dictate to them or control them on what they think about, what they talk about, and the things they do.

One time, and Lee you don't even know about this next book I just finished writing it, but what I'm just going to share with you relates very well to this distinction, and the next book is called *The Top Distinctions between Warriors and Worriers*.

Lee: That's great.

Keith: In that book, I mentioned – well, let me see how I say it in there. I say the key to being free is the revelation that you already are. You're free to choose your thoughts. You're free to choose your words, and you're free to choose your actions. Those three things create your life. So, take responsibility with the freedom that you already have, and you can create more freedom in your life.

Lee: It's very profound. I really like that. I want a copy of that, thank you very much. Well, this is so important for us to hear folks because everything Keith is saying about responsibility, you can not allow yourself to get sucked up into other people's dramas. You've got to stop trying to fix other people's problems when you're not paying attention to your own challenges in life. So, Keith, keep going. Everything you're saying, I'm really digging.

Keith: I'll try to run through these. I don't know if we'll have time to do all ten, but we'll certain try.

Number nine in the winners and whiners is winners can have what they want, and whiners want what they can not have. The reason that

is is because winners are willing to pay the price for whatever it is they want.

I don't care what you want, I promise you there's a price attached to it. Most whiners are not willing to pay the price of discipline or taking responsibility like we just talked about. So, since they're not willing to pay the price, they don't get it. So, they're always wanting something, but they'll never get it.

They want what they can not have it because they're unwilling to pay the price. One of the prices that I think all of us have to pay, and Lee I know you've paid this price many times, and I do, too, and that's just the price of investing in yourself, investing in your knowledge, increasing your knowledge.

Every one who is part of your Millionaire Smarts® Coaching program, I take my hat off to you. You are doing what winners do to become successful or continually win more consistently, and that is investing in yourself or investing in your knowledge.

Whiners don't do that. They're not willing to pay ten bucks for a book or even a hundred bucks for a coaching or a thousand bucks for a program or fifty thousand bucks for a program. There's all kinds of different levels, but whiners are not going to invest in their knowledge. So, they're going to play the victim, and they're going to continually want what they can not have.

One of the next things that you must be willing to do to pay the price is serve. This can somewhat get on a spiritual perspective, but I won't get there too deep or too heavily, but are you serving anyone? If you're not, chances are you're going to continue to want what you have. If you serve enough people, I think Zig Zigler definitely said it the best. He said, "If you help enough other people get what they want, you can have anything you want."

Lee: I agree. I used to tour with him when he said that everyday, and I would be on the side of the stage. I would always look at the audience when he would say that. Many people were Zig Zigler fans, but the new people, you could watch their faces, and see that that was a very

new concept to them, that just by – our whole culture is about gimme, gimme, gimme, what's in it for me? What's in it for me? When he was sharing that about serve enough people, the newcomers, particularly, were taken back by that.

It's a very profound concept, and it's one you live by and I live by. I always ask people when I'm coaching, how can you serve your customers more? What is that you can do over and above what you've promised them?

The reason I've been so successful in my business and you too Keith is because I always ask myself that question everyday, what is it that I can do to be of more service? That is it's a win-win for everyone. It's a question I ask my clients all the time. What can I do for you?

As a matter of fact, I'm dealing with a television production company in California. They told me recently that I was one of the first people who ever actually said to them, "What can I do for you?" I laughed, and I said, "Well, why is that?" They said, "Well, people come to us and they always say, 'Make me famous, and do all the stuff for me,' but they never say to the production company, 'What can I do for you?'"

It's one of those concepts that we as business owners and entrepreneurs really want to pay a lot of attention to. The other thing that you were talking about that I really enjoyed in your book, Keith, was when you talked about people who had entitlement mentality. So, talk about that with us.

Keith: Well, that just goes along with what you said. The entitlement mentality is extremely destructive, and it's rampant in our society. I think probably the overwhelming majority of people in our population here in the US have an entitlement mentality that just because you're richer than me, you should give me some of what you have.

I shouldn't have to work for it. I shouldn't have to pay the price to get what I want. You should just give it to me because poor me, I don't have it, and you do. You've been lucky.

Lee: Oh, yeah, I'm on your team.

Keith: I almost got political, but I better not. You see so clearly in the day and age that we live right now, and if you have that in it even one ounce, you need to burn it out of you because it will hold you back. It will play out in your finances. It'll play out in your business, that entitlement mentality.

Now, there's a good sense of entitlement that you worked hard and you're confident and you believe in what you do, but we're talking right now about that bad entitlement mentality that causes people to play the "poor me" drama.

Lee: I totally agree with this because I've worked really hard my life. I've paid off my own house. There's no been no bail-outs for me anywhere, and I do realize that there are times to help people, but you want to help people who help themselves. People who are, again, just as you said waiting for somebody to give them something because somebody else has something.

Whenever you have that kind of mentality, you're never going to be a true winner because you are never self-sufficient. We're really not self-sufficient other than in our minds, but self-sufficient in the sense of I'll do whatever it takes.

Keith: That whatever it takes attitude is found in every millionaire friend that I have. They all have the, "I'm going to do whatever it takes in a moral and ethical way, of course to achieve more freedom in my life or become more successful or continually win, we're going to do whatever it takes."

That's part of this number nine distinction we're talking about, just paying the prices. One of the other ones that one of my mentors taught me way over ten years ago, he said, "Keith, you've got to be willing to pay the price of criticism. Winners aren't the critics. Winners are criticized by the whiners. Whiners are the critics. Whiners are always criticizing those who are winning."

A lot of times, middle class people criticize millionaires. That critical spirit, that holds you back. If you're looking at someone else and

criticizing them for who they are or what they do or what they have, being critical is something that's going to hold you back.

If you're going to be successful, you've got to realize as you go for your dreams, as you go for success, there are going to be those people who criticize you, and that's just part of the price that you must pay to become a winner.

Lee: Dan Kennedy and I talk about this all the time, and he said it's the backwards compliment. When people criticize you, that means that they envy you or they want to be like you. They don't muster up, by the way, all the things they need to do to emulate your success.

It's a very interesting concept because you've been on radio and you're out there in a much bigger way than you used to be, and I've certainly experienced a great deal of this. The more people become successful, the more you're out there, those people who feel sorry for themselves or in the whiner mentality, the victims of life, they're looking at what we're doing with disdain because they're envious.

We should not take this personally. I've had to really teach myself, how about you Keith?

Keith: Oh, yes.

Lee: When you get those slings and arrows, I'll admit some of them actually hurt occasionally, but I really have to talk to myself and go, "Look, one, I can not take that personally. If they're saying this to me, they're probably saying it to a lot of people."

For everyone who is on our call today, no matter what kind of business that you're in, trust me, the more successful you are, the more people are going to attack you. The more you invest in feeling clear about your own intentions, your own skills, your own ability, the less you'll let these people get under your skin.

So, what distinction are we on now?

Keith: Moving to number eight. That was number nine, winners can have what they want. Number eight is winners find a way, whiners find an excuse.

Lee: Oh yeah, I love this one.

Keith: Simply stated, we find a way because we believe there is a way. Whiners find an excuse for one of two reasons, I believe. One because things get tough and they're not willing to go through, and two, they just simply don't believe that they can be a winner. They don't believe that they can become a millionaire. They don't believe that they can be successful. So, they find an excuse.

Seek and you will find I think is a deeper truth than most people realize. If you believe there's a way, and you look for a way, I believe with all my heart, you will find it. If you think you can't do it, you're going to find an excuse. If you look for an excuse, you can easily find one.

Lee: You also say in your book, which I really like that whiners lack vision, and what they do is short-term, and not really very powerful towards their goal or their commitment. You really focused on the fact that really powerful people always have a great vision that empowers them to find a way through whatever challenges that they have.

A lack of vision, again, only gives you a great excuse. I will challenge everybody listening today. I do this in a lot of my personal one on one coaching. I ask people to write me a list of all their excuses, and what is their story? If the story is destructive, I was the middle child, nobody loved me, the kind of silly stories people hang on to, this is why I'm not successful. Challenge that because you programmed yourself to fail, and that's being a whiner and a victim.

Everybody has their own stories. Everybody has had tragedy and challenging things that have had happen to them, but if you catch yourself telling an old story that makes you look like a victim, rethink that. Your subconscious is hearing every single word that you're saying, and as you say Keith, winners really can't help whiners who are unable to help themselves. Expand on that a little bit because I

have a coaching background. A lot of us are rescuers in how much we spend time trying to help people who won't get out of the chair and help themselves.

Keith: Right, and the best thing you can do for someone else is do it for yourself first, really. It's an old funny statement, but the best thing you can do for poor people is not be one of them.

So, I understand the need or desire to want to rescue someone or help someone. I think that's inherent in our nature. I think that's part of our heart. It's definitely not part of our head that's been programmed to be selfish or programmed to be fearful for scarcity and all that, but I think our heart is generous by nature.

It's a trap, and I just listened to an interview with you and Bill about time integrity and that was excellent.

Lee: Bill Glazer.

Keith: Yes, Bill Glazer, and one of the things you're talking about in time integrity, the whole subject of time integrity relates with this of trying to reach out to someone and help them. Really, you're not helping them at all. If they're not ready yet, if they're not willing to help themselves, if they're pain isn't great enough, then really you're wasting your time on them.

I'm sure you have story after story, Lee. I know I do of people in my life who I sincerely reached out to, spent time, spent energy, spent money trying to help them, and they just weren't ready yet. So, just be careful not to waste your time with people who really don't want your help.

Lee: I really want to also say that you've got to give yourself permission to do that because we have this disease called we like to be liked, and a lot of people have a hard time saying no. So, one of the things that I do is take a deep breath. I take the courage to say, "No, I am really sorry. I am not able to help you. If you would like coaching, go to my website and check that out."

I would rather go ahead and be very upfront and clear. Today, I actually, I'm a newbie to Facebook, and I've only been on for a few months, and primarily because I have a few things to promote and it's a business thing for me.

I'm having personal messages and all kinds of phone calls, people asking really technical information, information about coaching, and they think that just because they can get me "friends" that they can take up my time.

So, my staff now has some statements that are appropriate to answer these, but it's pretty much, "Sorry, Lee Milteer does not do free coaching on Facebook." Lee Milteer staff, good-bye.

Truthfully, I've had some really amazing nasty messages back going, "Well, I don't want to deal with 'snotty' assistant," which is hilarious to me. Then, we just delete these people, by the way, but you've really got to get some canajos here and take charge of your own time and have a very clearly boundary of what you are willing to do and what you're not willing to do.

I used to be a member a long time ago of the National Speaker's Association. It's a great association. Have you ever been in that Keith?

Lee: It's a great organization if you want to know how to be pretty on stage and make pretty speeches. It's not the strongest organization about real business strategies and stuff like. One of the downsides for me, which prompted me after a few years to leave the organization was this cultural mindset that anybody in the organization could interrupt you, ask questions, suck all kinds of valuable materials out of you, like, "I need your contract, and I need information about trade-marking," stuff that you might have spent \$15,000 with a lawyer to learn.

They thought they were entitled to have that from you, and I eventually had to separate myself from that because I realized, as you said, I have this thing called time integrity where I have to honor myself first. That's what we're talking about today folks, is the real difference between winners and whiners is the whiners are going to ask for something free. The winners really know, for the most part,

you're going to go out there to seek that yourself. Okay, distinction seven.

Keith: This is a fun one. It's winners brighten the room by entering. Whiners enter a room by leaving.

We all know people like this, but the real point of distinction is, are you like this? Do people look at you and do they see a giver, or do they see a taker?

Some of the stuff that you just said about time integrity and saying no to people and not giving them your information, that can seem like you might be a little greedy or a taker from a whiner's perspective. From a winner's perspective, that's very wise.

Lee, I'm sure you find this to be true. The times that you have given away free information, the person usually didn't take any action with it anyway.

Lee: Absolutely not. I have a long history of people who wanted to take me to lunch to pick my brain, and they only picked my pocket to be honest with you because they took my time and they never used it. They didn't value it. It was free.

Keith: I've been very guilty over the last four or five years since my books came out of giving away way too much free information on the publishing world and my experiences.

I still get bombarded with it all the time, "Keith can you give me your inside on this or that on publishing and writing books and working with agents and work with publishers." I used to always say, "Yeah, sure, I'd be glad to," but after so many hours of my life spent doing that, which they never took any real action on, I just finally whenever someone asks me now, I say, "Sorry, no."

I'll refer them to a couple of friends that do coaching in that area or friends I know that have products in that area that can give them the information. I've just seen one too many times that people do not take any action on free advice.

Lee: For everybody listening, could you please listen to what Keith and I are saying about this? Set yourself some boundaries of what you will and will not do, and really learn to say no. I really like that you have created a resource to refer them to.

By the way, do you know how many people went when they realized they have to spend money on it?

Keith: Yeah, none. Well, very few – there's a couple in my experience that have, but it's definitely the minority.

Lee: Well, there you go. Talk about if God had made eleven commandments.

Keith: If God had made eleven commandments, I firmly believe number eleven would have been, "Thou shall not whine."

Lee: I love this.

Keith: I have a plaque in my house, literally that says that. My wife and I have to kind of remind each other to go read that plaque. I'm not a master of all this stuff. I'm pretty good at it, but I still catch myself whining once in a while. My wife still catches me whining sometimes, and it's good that we can be a friendly reminder to each other, but whining is something that really should have been a commandment, don't do it.

If you are a student of the Bible at all, you can see lots of examples, but that's one of the primary things that actually made God mad. God is love and love is patient. Love doesn't get angry too easily, but one of the things that actually ticks God off is complaining, whining about stuff.

Lee: It certainly ticks me off. We have a big sign in our office, "No whining allowed."

Keith: That's good.

Lee: By the way, when I used to do public seminars, I would always start out the day with, "The whine of today is..." which would be silly like "there's not enough parking," or "lunch is too expensive," insane stuff. So, how do people get the daily discipline to stop complaining?

Keith: Man, it's just practice. It's just a constant continual practice for me. I think the biggest weapon that you can use against complaining is gratitude, just constantly looking for the good in your life and being thankful for it on a daily basis.

The more grateful you become, the less complaining you'll be doing, the less whining you'll be doing if you're really looking for the things to be grateful for.

Lee: I know you have a life-changing challenge. I'd like for you to offer it to our folks today.

Keith: Oh yeah, the seven day challenge. The seven day challenge is no complaining. For the next seven days, don't complain, and if you go one day without complaining and complain on the second day, back up and start over.

If you go three or four days without complaining, and you complain on the fourth or fifth day, then go back and start over. Here's the power of this challenge. When you can go seven days, seven consistent, consecutive days in a row without complaining, you become very aware of the power of your words. You become very aware of the problems you create for yourself with the power of life and death that's in your own tongue.

Lee, I'm sure you've already learned this lesson. I'm still continuing to learn it, but man, some of the problems and stress I have created in my life because of my own conversation, because of the stuff that I start speaking into reality or stuff that I start speaking, "This is going to happen. That's going to happen," sure enough starts happening. It starts heading in that direction.

So, I really believe that when you complain or when you're whining, you're literally cursing yourself.

Lee: We are self-fulfilling prophecies, absolutely. What you focus on expand. Everything that you think about, grows. So, if you bitch and moan and complaining and unhappy about something, you just – you actually as a friend of mine says, you spin yourself up.

I laughed at her one day. I said, “What do you mean?” She said, “Well, you know, you see all these people getting all in a tizzy about stuff. They’ve talked themselves into being mad.”

While we’re talking about, let’s just walk over to the whole concept of who you associate with, and how they influence you. People do influence you.

Keith: Without a doubt. You know the old statement that birds of a feather flock together. That’s very, very true.

Lee: Those old statements, by the way, people think they’re trite, but they’re always truisms. They wouldn’t have hung around this long if they were not true. We have to take them seriously because when you talk also about people who are whiners, they’re masters of self-pity and those pity parties.

You not only don’t want to attend your own pity party, you don’t want to go to somebody else’s.

Keith: That’s right.

Lee: When you’re talking about when winners enter a room, there is an energy – we all have mental, physical, emotional, spiritual and financial energy, but when we enter a room, the old saying vibes, you pick up a vibe about somebody. This is a happy person. This is a miserable person. Miserable people like to hang around together. Happy people like to hang around together, just like successful people and losers.

The losers are always complaining about what’s wrong, where the successful people are looking for the gem of opportunity. I know the room is full of you know what, but there’s a pony in here somewhere, the optimists. I would be one of those looking for the pony.

Keith: Lee, I just picked up this book. Let me just read one short little paragraph out of this distinction. Winners brighten a room by entering. What I write in here is we all have the potential to brighten a room or darken it. Winners focus on walking in the light. They are appreciative and focus more on the good in this world than the bad. They brighten a room by encouraging others, congratulating others, and refusing to speak poorly of others.

Whiners discourage others, compete with each other on how bad their lives are and gossip. Becoming a winner demands that you focus on the positive. Winning is a choice. Choose to appreciate, encourage and find the good in yourself and others. Choose to be a winner and help light the way for those that follow.

I've got a feeling that we're probably preaching to the choir with most of the people who are in your Millionaire Smarts® Coaching program.

Lee: I hope.

Keith: Yeah, I hope we are, but some of them might be thinking, "Okay, Keith, I've got this. Okay, Lee I've got this. C'mon, can you give us some meat?" This is meat right now. This is some stuff that's extremely - it seems like positive thinking, proclaiming the positive. It seems like some hocus pocus, but it's not.

This is reality. This is something that's very real, very powerful, and the more you practice it - at least in my experience from my perspective in my life, the more I practice this, the more powerful I become, the more peaceful I become and the more successful I become.

Lee: I'm glad you said that because I'm a part of many coaching groups, and I teach a couple of them. One of my partners actually teach marketing in one of the groups, and there's a percentage of people in that group who don't think anything is meat unless it's tangible.

I jokingly, and I'm not trying to hurt anybody's feelings, but for anybody who thinks like that, I always think of them as young souls. I say with kindness, but it's like they're not mature enough to see that what you think - thinking and the quality of the thoughts that you

have, and the caliber of information that you put in your mind determines your motivate, your attitude, the perception you have about life, whether you view the glass half-full, half-empty. It determines everything, and yet, so much of our society is so cynical about it.

If you watch any of the comedy shows, people make fun of positive people because we're easy to pick on. The bottom line of what Keith and I are both saying is people have impressions of you – by the way, we make our first impression in 33 seconds when people see us. They decide whether we're positive or negative, we're uplifter, we're not an uplifter. They decide should they respect us. They decide how much money we make, what we do for a living. They make all kinds of decisions about us.

A lot of it is unconscious, but the big one that they make a decision on is, is this person someone I am attracted to? For you to always have good business, I always tell my business owners, before you get to your office every morning, you need an attitude adjustment before you touch that door knob. When you touch your door knob of your business, you really better be in an open frame of mind because you're the leader. The leader decides the mood and the tone of the day for everybody working for them.

Just like you're the leader of your family, your two boys and your wife, if you came home everyday in a terrible mood, what a terrible input this would be on your children.

Keith: Exactly, there's times I sit out in my van for five or ten minutes before I come in the house because I understand what you just said. If I come in feeling exhausted and whipped and tired. I understand that we all work hard. We all know what that's like, but you've got to pick yourself up and have that positive attitude like Lee is talking about before you go into an environment. You are affecting the environment one way or the other.

Lee: Let's relate this to our kids. All of our staff are just big kids, and we're influencing them all the time. The greatest gift we can give everybody is that positive optimistic outlook. If there's a challenge, we don't

know what to do and it's a problem and everybody is moaning and groaning. You've got to be the one courageous enough to say, "Hey, if it's a problem, we can find the solution. We just need to look for the solution, not keep beating the horse about the problem."

Let's talk about distinction six.

Keith: Number six is winners listen twice as much as they talk, whiners talk twice as much as they listen.

Lee: Unless they're giving an interview.

Keith: Well, this is again, I want to say I have not mastered all these principles. I practice them on a daily basis, and my wife can be the first one to tell you that I'm not always great at this one. She'll sometimes tell me something or be trying to explain something to me, and it'll trigger a thought in my mind, and I think I know what she's saying to me. So, I'll blurt out something and be very rude and interrupt her.

Very rarely do I have it correct. Usually what I think she's saying to me is not what she's saying to me, but if I'll be patient and I listen and be quiet, that allows the conversation as well as our whole relationship to go to a deeper level. So, this is something I've been practicing in my life for many years now, and I'm still practicing it.

I haven't perfected it, and not just with my wife, but also with my children, but also with clients and people who I do business with. I practice listening because most of the time, if you will listen, they will tell you exactly what you need to know, and exactly what you need to hear to take that relationship to a better level or to a higher level, even to a more successful level.

So, just learning to listen twice as much as you talk I think is a good sign of just following God's talking to us of the reason he gave us two ears and one mouth, so we would listen twice as much as we talk. In my life, that makes a profound difference in my relationships when I do that consistently.

Lee: I would also like to remind everybody that our number one positions is sales, and how often have you had a sales person who came and

made a presentation to you, but never once asked you what your needs were, or they just started basically drilling you with, "This is their product, and this is why it's so great." I experience this all the time. I get so turned off.

What I want the sales person to do is ask me questions and tailor what their sharing with how it would meet my needs, and when they don't do that, I pretty much interrupt them, try to get the point. I am not an easy sale. My staff jokes, "Prepare yourself," to the sales people because I want them to be timely. I want them to tailor their presentation to my needs, and I want them to listen to me and just not force their information down my throat.

So, talk about the ego.

Keith: One of the things, our ego creates a lot of problems for us, like I was saying earlier, talking complaining too much, cursing yourself, all that stuff. Well, one of the questions I start with a lot of the time when I'm speaking at churches or businesses, I'll ask the question, "How many of you would like to have more peace and less stress?"

Well, of course, everybody's hand immediately shoots up. I want more peace and less stress. Well, according to distinction number six, a good way to do that is simply to talk less. If you want to have more peace and less stress, just talk less because a lot of times when people are talking, they're talking about their fears, their doubts or their worries, and they're creating so much stress in their life.

Yes, other people can cause stress for you, but for me in my life, I've created more stress for myself than anyone else ever could, even if you combine everybody else probably.

Like I said, I'm learning to do so much better with this. This is something that you practice of just talking less when you're in conversation with other people. I could take this even a little bit deeper and say even talk less to yourself, that internal dialogue that goes back and forth, the negative, the positive. I think it's a conversation between your heart and your head.

A lot of times when people are experiencing confusion, it's because their head is arguing with their heart, or it's because their ego is arguing with their spirit. If you allow that to continue, you will experience a lot of confusion and stress in your life, but if you learn, and this is something I'm writing a lot about in the worriers and warriors book, you have to learn to submit your head to your heart.

I believe your heart has faith and hope and love, and your heart has wisdom, and knowledge and authority, and if you're allowing your head to usurp the authority from you heart, it's going to create a lot of pain and problems in your life.

In a funny way I like to say if you're letting your head run your life, then it's going to run your life. Where, if you're only living from your head, you're dead. The distinction between your heart and head are powerful. Living from your heart is infinitely more powerful than living from your head. You've got to learn to live from there and let life flow from there.

Lee: I am a hundred percent in agreement with you, and it's so wonderful to actually - if I may - hear a man say this because there's a lot of speakers out there that are women that definitely have this message, and a lot of people just don't take that seriously because one, they don't understand the difference between listening to your heart and listening to your head, and if I may say, your heart is - would you agree - your intuition.

Keith: Yes, absolutely.

Lee: Your head is a lot of programmed stuff that is obsolete information that maybe didn't work to begin with from teachers and school and a lot of past people who have their own agendas, or life has changed. I always question when my brains tarts arguing with me. It's like, "Who taught me this?"

I look back at some of the stuff that - God bless my parents, God bless them - but there was some squirrelly stuff going on with some of the things they thought. They were victims of their own parents' misconceptions about life, or at the time, that old thing about you must eat everything on your plate.

My father would always pipe up there is kids across the world that can't eat. All the people who I knew who grew up with that in their head are today struggling with weight issues, and so you've really got to question when you have these thoughts in your head. It's like, "Where did this come from? Is that valid information? Would I, if I did research on this today, consider this information that I would want to keep in my repertoire."

So, I don't mind telling you, I'm always analyzing some of my head stuff like, "Where did this come from? Do I really want to pay attention to it?"

Let me just say this about intuition because I'm getting ready to release whole program on intuition so, I'm really into intuition, but I live my life on intuition. People can argue all the facts and figures they want. They can try to show me all the graphs and what other people say, but if my intuition says it's not for me, there is nothing on earth you can say to me that's going to make me buy it.

Keith: Yeah, you've got to learn to listen to that. I have ignored that voice many times myself to my own peril. I think everyone listening to this call could nod their head in agreement with that that the times that they've ignored that small voice in their heart has lead to problems not to successes.

Lee: Let's just veer off just a moment from your book. When is the best time that you actually hear your intuition?

Keith: Well, I have to - I don't have to, but for me it's better when I am quiet. The time for me doesn't matter as much. A lot of times, it is my first few hours in the morning, like it is for a lot of other people I know. Sometimes, I can just be - like the other night, I had this idea up in my mind, pretty good idea. I was just staring at the fire place. It's been kind of cold here. I had the fire going, and I was just sitting looking at the flames, and this idea came to me out of the blue.

I was like, "Wow, that's good. I'm going to write that down." I went and got some feedback on it and such. You've got to be, I believe you

need to be open to that at any time, at any moment out of the blue. Now, your heart can speak to you to give you direction to fulfill that vision that you may have in your head, maybe a picture of where you want to go and what kind of person you want to be.

Well, your heart knows how to get there, and if you take time to listen to that, and be open to it at any moment, any time, sitting in traffic, sitting at a red light, but for me personally, it's better in the morning when I have some set time that's quiet and the kids are not around and jumping on me and wrestling with me, although it could happen then too, I guess, but it's when I have a set time of quiet.

Lee, I think you're more of a spiritual person, so I'll just go ahead and say it, but the old scripture, "Be still and know that I am God," I think is very real to me. Being still and being quiet and taking time to listen. Getting back to some spiritual stuff, when I was young, I was always taught to pray, and pray and pray, but I was never taught when I was young to meditate, which for me meditation is taking time to listen.

I was always taught to talk and talk and talk, but in my spiritual life, I was never taught to listen, but ten, fifteen years – maybe twelve years ago, when I introduced mediation to my life, we're just taking time to listen to my heart and that still small voice in my heart, that's when things really began to change.

Lee: I'm a big quiet time meditator, and I agree with you. A lot of people have been trained to just pray, ask for things, but they're never trained to listen for the answer. For instance, I think the shower has some magical thing to it. There's a shower. There's tile. There's water, and there's ideas. I'm always jumping in and out of the shower and writing stuff down.

I think it's crucial for everyone that you take the time, whatever it is walking on a beach, walking in the woods, being in nature that you clear your mind. You just clear the decks of your brain and just be into nature, or be into gives your heart or your soul this upliftment, and you can hear and sometimes I'll be walking on the beach or walking in the woods, and I'll actually just ask a question. Then, I'll just be quiet.

If nothing comes right away, I'm like it's okay. It will come because that's how intuition works. You ask the question, and then go into all kinds of technical information, but the truth is you've got to give your brain the time to find the correct file to be able to open it up, and then share the information with you. Yes, I'm very spiritual. I'm a big believer in quiet time. I'm a little distressed that in today's world, most people can not walk into a room without turning a radio or television on or a cell phone or a computer.

They're afraid of silence. This is where the greatest thinkers of all time get their information is from the silence. So, the next one is distinction five.

Keith: Number five, I just picked my book up. I haven't taught this book as much lately. I've been teaching the new one, the dream fulfillers a lot. So, I've got to have time to jog my memory here.

Number five is winners enjoy life's journeys, whiners put their joy in the destination. The thought here is to think, "When I get there..." wherever there may be for you, "then, I'll be happy." Chances are you're never going to get there because you're going to have to go through some stuff from here to there, and that stuff is tough. It's rough.

If you're not learning to enjoy the moment and enjoy life where you are as you are, right here, right now, you're not going to have the strength to get over there to where you want to be. Now, occasionally you might get there, and that feels really good for about one second. Then, your ego or your mind is looking for the next thing like where do I want to go?

I'll relate this to one of the distinctions in the dream fulfillers book. I said, dream fulfillers walk through the valley, dream killers pitch a tent in the valley. We all have this valley - these many valleys in our lives that we walk through. For most people, it's a valley of decision. They get stuck in the valley of decision, and the decision they stop making is they stop going for it.

If you're in a valley, you've got to make a decision and every day say, "I'm going to keep going towards my dream. I'm going to choose to be happy right here, right now. I'm going to choose what I am thinking about. I'm going to choose very carefully the words that I'm using." A lot of times, people in the valley of decision, that valley will become the valley of death for them and the valley of death for their dream because they're not making very wise decisions. There's some stuff in that book about making decisions based on faith versus making decisions based on fear.

Getting back to this book, on enjoying life's journeys, it's really about being present and being awake, being alive, here in this moment, and choosing to enjoy your life right here, right now because joy is strength for the journey. If you're not learning to enjoy your life, like I said, chances are you're never going to get there, wherever there might be for you.

Lee: The truth is now is all there is. The past is a locked door. The future is our imagination at this point, and if you're not really in tune to being now.

I travel a great deal, Keith, and I used to travel a hundred cities a year. I mean, that is grueling. Thank goodness I don't have to do that anymore. However, one of the lessons I learned from that was I used to say to myself, "I am always at home in my body." People would say, "How could you stay away from home so long?," as if what I was doing was agony, my goal was agony. I said, "Well, I enjoy where I am. I enjoy the adventure of meeting a new group everyday. I enjoy meeting people. I enjoy the exposure to new locations. I enjoy the adventure."

I choose to make my life an adventure versus being fearful or talking bad about where I am. I think it's so important that people understand it's a journey. I love what you said in here about, "There are many journeys in life. For example, school is a journey. Marriage is a journey. Parenting is a journey. Your career is a journey. Going on vacation is a journey."

That's true, and if we have that attitude of don't just focus on the destination that the journey is everything, you'll enjoy yourself so much more.

Let's talk about gratitude again here. We talked about it briefly, but you have it again in your book here.

Keith: Well, for me, that's one of the best ways to experience joy right now, to give me the strength to keep going is what am I thankful for right now? The power of focus, also, I think right in that chapter of focusing on what you want instead of what you don't want, and just learning, again back to what we said at the very beginning of this interview, is just focusing on your thoughts and your words and actions and getting them in alignment with your heart.

I believe most people are thinking about and talking about things that have nothing to do with their purpose. Again, this goes back to what we said a few minutes ago about teaching your head to submit to your heart. That means getting your thoughts and your mouth, but get your thoughts and your words in alignment with the dream or the plan or the purpose, the destiny if you will, that's in your heart.

When you get your head and your mouth in alignment with your heart, I believe that's when the power starts to flow. That's when your vision increases, and it gets more clear. Clarity is power. Being able to see a clear vision, that happens in my life as I get my thoughts, words and actions in alignment with my heart.

Lee: That is the definition of true manifesters, by the way. We manifest when we're clear. When we have great clarity of exactly what we want, and to me the greatest pain in life is being on the fence. Should I? Should I not?

Keith: That's the valley of decision, exactly.

Lee: So, it's just a matter of - really also giving yourself permission that what you want is okay. A lot of people grow up with their parents wanted them to do something else or their spouse wants them to do

something else. The most unhappy people I've ever coached are fulfilling other people's life's dreams.

They can't seem to find happiness because that's not really their dream. It was their parent's dream or their wife's dream for them, but you've got to really be honest with yourself and clear about what you want, give yourself permission to do that.

The next one, distinction four, I'll read it for you. Winners build friendships, whiners destroy friendships.

Keith: Lee, I know you've already found this to be true many times in your life, just like your relationship with Dan and some other people. Your relationships make you or break you – spiritually, emotionally as well as financially.

One of the questions I ask people when I teach is, who are the top three or four relationships that you have that you're consciously choosing to build that relationship and grow it deeper and grow it stronger?

One of my mentors, that I know you're at least familiar with is Nido Qubein. Nido told me one time, he said, "I can count on one hand the people who have made me a multi-multi-millionaire." That hit me years ago. From that time to this, I don't even have five right now. I have about three primary relationships in my life, business-wise anyway. I've got more relationships in other areas of my life, but in my business relationship, I've got about three real good primary relationships that I'm consciously choosing to stay in touch with those people, reach out to those people, work with them as much as I possibly can.

It's not just a business relationship. For me, it has become, and even is becoming more so a friendship. That's why I wrote in here that winners build friendships and whiners destroy friendships. There's lots of ways whiners destroy friendships, and a lot of it is just through whining, and you go to the school of I'm right and you're wrong.

If you're going to build a real friendship with somebody, you have to practice humility. You have to be willing to say, "I'm sorry. I was wrong. Please forgive me. I love you." Those are twelve words of a

successful friendship. Someone once taught me those are the twelve words of a successful marriage. "I am sorry. I was wrong. Please forgive me. I love you."

Those twelve words are powerful, but those are words that come from a humble heart, and if you're living from your proud head or egotistical self, it will actually destroy friendships, and I believe we all have examples of that in our life where we have messed relationships or ruined some relationships or friendships because of our pride.

We were right, and we knew we were right and we wanted them to know they were wrong, and just that whole attitude that comes out of your head. That can and will destroy friendships, but if you choose to be humble, eat some humble pie, so they say. You don't have to prove your point. You don't have to prove you're right, and how the other person is wrong.

Even in business, that can mess you up with some clients. I've recently heard a story of someone who - well, I don't have time to get into the whole story, but the bottom line is they missed a great opportunity to develop a really good relationship with someone very successful in our community, but because of their attitude and their arrogance, they lost it. They lost that friendship.

So, your attitude can make you or break you, and the friendships with people you associate with can make you or break you. So, the question I ask you again is who are you consciously choosing to build relationships with? Nido said he has a list of five or a list of ten I think it may be where he has five or ten people where he's contacting them every single day just to say, "Hi, how are things going?" Then, he has a list of one hundred people he contacts once a month or he stays in touch with them.

In this distinction, I'm just saying who are the top three, four or five people that you want to have a relationship with, you want to have a good friendship with them, and then just work on it. A good relationship, a good friendship doesn't happen by accident. It must be built, and building things takes time and it requires some perseverance. So, just work on building some good friendships.

Lee: And, relationships with your clients, too, think about it. Out of sight is out of mind. We can not assume that people are always going to remember you when they need a bid on something or they need something done.

One of my chiropractors, and I love chiropractors, she's a fabulous chiropractor. I think in three years, I've gotten one newsletter from her. Now, I am a good client. I show up on a regular basis because I travel light. I believe it's great maintenance. However, I'm always saying to her, "You know, if you actually send out a newsletter once a month, you will be stunned at how many people go, 'Oh yeah, I think I need a chiropractor treatment.'"

Think about it. Whether it's cars or taxes or dentists or even a restaurant, any kind of service that all of our Millionaire Smarts® people are in. Out of sight is out of mind, and of course, be of service, as Keith said earlier.

Anything that you can do whether it's a newsletter, a free newsletter or an email or something that you do that helps people in any way make them think fondly of you, makes them think better of you, and the most important thing, makes them think of you.

Distinction three, winners think big, whiners think small. Boy, I love this one.

Keith: Well, winners think big because of faith, and whiners think small because of fear. Whatever your vision is or your dream is, do you believe it? One of the distinctions in dream fulfillers that relates with this one on thinking big is that dream fulfillers are fully engaged, and dream killers are only enrolled. Are you fully engaged in your life?

Well, if you're fully persuaded that your dream is possible, then you are fully engaged. If you doubt that your dream is possible, then you might just be only enrolled, is what I call it. You're just showing up, just going through the motions, and I hate that. I totally hate that. I've been there, done that in my life, and I much more prefer to be fully engaged. The only way or reason that I got fully engaged is because I believed that my big dream was possible.

So, winners think big, whiners think small. The reason that whiners think small is because they look at their dream. They're like, "That couldn't happen for me. I couldn't make that happen. I doubt that." I believe doubt is darkness and hope is light. Have hope in your dream. Believe in it. As you do, you'll think bigger, you'll have more faith, and you'll see that you're fully engaged and fully persuaded.

When you are fully persuaded your dream is possible, you'll see that you're fully engaged in making it happen.

Lee: Distinction two, winners are focus minded, and whiners are scattered brained. I actually took a lot of notes on this one. I did because I know a lot of scatter brain people.

Keith: All of us have had to deal with something called overwhelm, I believe, and overwhelm, all that is, it just means you have too much stuff coming at you at one time. Being scatter brained means you're trying to think about stuff from last week and stuff from next month, and a hundred things going on today, and you've got this, that and the other, and oh my god, I'm overwhelmed.

Your mind is trying to focus on too much at one time. Really, in my life, and I think I find this to be true in most of the successful people I know, we can only focus on one, two or three things at a time. Don't give us women are better at this than men, I understand that, Lee.

Lee: I'm letting you say that. I'm not saying a word.

Keith: Don't give me twenty things to focus on at one time. I want to handle it. I can actually go into overwhelm which leads to shut down, but what I'm learning to do in my life is why I say winners are focus minded is I say, "Okay, what are my top priorities right now? What do I need to be focused on today? What do I need to be focused on for the next two weeks or the next month?"

Yes, I have a long term plan and a vision for my publishing company my books, but I can not allow myself to worry too much about all these things way out in the future. I definitely don't let the past drag me

down anymore. A lot of people do. They look into their past with regret and guilt and shame, and they spend so much time in their past that it's part of being scatter brained. They're constantly going back to their past, dealing with their regrets, dealing with their guilt and their shame, and that's stuff you've got to get over. You've got to move on beyond it.

I talk about that quite a bit in the dream fulfillers book, too, but if you want to be focus minded - well, the way I do it is just to say, "What are my top priorities right now? What do I need to stay focused on right now?" It's amazing how that overwhelm starts to go away and my peace returns.

Lee: Part of that is because you've also given your brain a command. The brain, you are the controller. So, all right, distinction one, I can't do the drum beat, can I? My husband would laugh at me trying to do something musical, but go ahead.

Keith: Distinction number one is winners create positive meanings, and whiners create negative meanings. Originally, before I wrote this book, I had an outline of this book under a different title. The title was originally going to be, The Top Ten Distinctions between Optimists and Pessimists. The old saying about an optimist, an optimist finds the opportunity in every difficult, and the pessimist finds the difficulty in every opportunity.

So, I changed this around to use the words winners and whiners, but winners, we create positive meanings, and whiners create negative meanings. So, if optimists and pessimists work better for you, if you think about it like that, optimists actually create positive meanings of the events and the circumstances in our life, and pessimists, or whiners I would say create negative meanings of the events or circumstances in their life.

I believe all of us were created with a fabulous, awesome power, if you will, and that is the power of choice. One of the things that we get to choose, is we get to choose what things mean as we're going through them. We get to choose what things are going to mean when we go through them.

So, it's really taking a proactive approach to your life. Instead of allowing a politician or someone to tell you how bad the world is and how bad the economy is or how bad America is, you get to choose how good your life is. You get to choose the opportunities that are right in front of you. You get to choose what things mean when you go through them.

You do not have to listen to the media or anyone else tell you how bad the world is or how bad situations are. If you choose to look for a positive meaning, you'll find one, and then you build your life on those positive meanings instead of the negative meanings that other people are putting in your head.

Lee: I am so grateful for everything that you've said Keith. All I can say is it rocks. How about that? It's just great.

Keith: Well, you and I are very congruent I think in our beliefs and our philosophies on success and life. I know that like three years ago, I did an interview with you, but it's really been an honor and a pleasure to be with you again.

Lee: I'm delighted, and folks let me just share with you, if you go to www.Milteer.com, go to our Millionaire Smarts® membership site, and put in your code for the month, you're going to find information about Keith and how to contact him, and some small excerpts from the Winners and Whiners book. There'll be a transcript there, and also you can download this entire interview on your mp3 player or iPod or whatever you like to carry on.

I also would like to say that Keith has at his website where you can invest in all the books. I personally think that his set of five books are wonderful client gifts, and that if you're looking for client appreciation gifts or something like that, I would highly recommend that you go to that website and look at his materials because again, each book is small. If I'm measuring it, it's about five by three and a half.

Keith: The book? Yeah, I think it's like four by six or something is the size of it. It's close. It's a small little book, and I did that on purpose so more

people would read it, and so that more people would read it repetitively.

Lee: As a matter of fact, I remember at the very end you did say to people, "Please do read this on a regular basis, maybe once a month." This is just a fabulous way for you to show appreciation to someone. Before we started today, Keith and I both laughed about we're kind of all intimidated by those three and four hundred page books sometimes.

That's quite a commitment where as I actually reread *Winners and Whiners* in less than an hour last night, and I enjoyed. I remember when I finished it thinking, "If people would just think like this, our whole world would be such a better place."

So, I want to thank you profusely for being with us today, and again, go to Milteer.com, and Keith, thank you very much. I so appreciate it.

Keith: Lee, it was great to be with you. Thank you.

Lee: Great to be with you. All right folks, talk to you next month, and don't forget your point of power in this lifetime is this very moment. Do something powerful. See you next month.