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Jaime: Welcome to Eventual Millionaire. I am Jaime Masters, and I am so excited to have Dr. John Demartini on the show today. He's written over 40 books, created the Demartini Institute, and I am a huge fan. Thank you so much for coming on the show today.

Dr. Demartini: Thank you for having me. I appreciate it.

Jaime: So, one of the things, and I just posted about this the other day, because it was hugely important, is I took your values assessment. And one of the things you say is one of the reasons why you're not hitting your goals could be that you have an incongruency in your boundaries and your values, which I think is huge. Can you tell me a little bit more about why that is?

Dr. Demartini: Every human being, regardless of gender, age, or culture, lives moment by moment with a unique set of priorities or values, things that are most important to least important in their life. Whatever is highest on that list of values, which in my case is teaching and research, you spontaneously inspired from within to achieve it, and you're willing to embrace both pain and pleasure in the pursuit of it. And so, your endurance and patience is very high.

But whatever's low on your value, you have – It's more of an extrinsic value, and you tend to have to add to that motivation, reward to do it or punishment if you don't do it, to get you to do it. And so, you procrastinate, hesitate, frustrate. So, if you set goals that are incongruent and not aligned with what your highest value is, you have a decreasing probability of pursuing it, persevering towards it, and being willing to do whatever it takes to achieve it.

And I find, many times, that people compare themselves to other people, put other people on a pedestal, minimize themselves, inject other people's values in their life, and attempt to envy and imitate other people, and lose themselves and what's truly important to them, trying to be somebody they're not and wondering why they don't have the capacity or the persistence to keep achieving what they say they want, when in fact they're too busy doing what is actually higher on their value without them being conscious of it.

Jaime: I can raise my hand on that one, probably, a million different times. I mean, the reason for this show is that I had a million-dollar goal, and had to give it up, because it wasn't worth it. Right? And then, when I actually realized what a lot of my values were, it really highlighted a lot of things. I was kind of annoyed, though, right? It's the stuff that I'm going to do no matter what, anyway.

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Transformation in business, spirituality, and art, my family – And money wasn't even close to the top of the list, whatsoever.

So, what happens when you start realizing that your values aren't what you think they should be?

Dr. Demartini: 99 percent of the world's population have that.

Jaime: Phew! I'm not alone. Okay, great. **[Laughs]**

Dr. Demartini: I was speaking in South Africa to about five thousand people. I was doing a program with Richard Branson there, and I was opening, and he was closing. And I asked the audience, how many of you would love to be financially independent, where your passive income exceeds your active income? And you don't work because you have to. You work because you like to. Every hand went up. Some people put hands up and feet. And I said, great. 100 percent of the room had their hands up. I said, now, how many of you have obtained that? All the hands went down but seven. And this was a group of entrepreneurs. Less than 1 percent of the world's population make it.

So, I said, all right. Today, I'm going to be discussing why. You have a fantasy that's not coming true. And then, I made them pull out a piece of paper, and I gave them \$10 million US dollars, which is about 120 million Rand in that country, South Africa. And I said, right now, I'm going to give you 60 seconds to write down what you would do if I give you \$10 million. If you had \$10 million handed to you, you got one minute to write down the 10 things you would do with that money, and I want you to write as fast as you can, because in the end of a minute, that's all you get.

And they quickly wrote down exactly what they would do with that money. And when they finished, I said, stop. I said, hand it to your person on your left, and then calculate how much of that \$10 million is still now usable as an asset earning money. And 20 to 80 percent of it was spent on consumables that depreciated in value.

So, what people do is they think "I want to be financially independent." "I want to be wealthy." But many of them confuse that with "I want the lifestyle of the rich and famous." And believe it or not, 37 major celebrities are going broke right now, and they've had millions, hundreds of millions, and they're broke because they've confused lifestyle with wealth.

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Now, money circulates through the economy from those who value it least to those who value it most. And when you value it least, you spend it on things that go down in value. And when you value it most, you only buy assets that appreciate in value, that earn you passive income. So, when you truly value wealth-building, the second you get money, you put it into asset-building that pays you passive income.

If you don't, you're not really serious about wealth-building. I learned that at age 27. I'm very financially independent, today, compared to what I started with, and I don't have to work. But it's primarily because I started buying assets that started putting money in my pocket, instead of taking it out. And many people confuse the fantasy of a lifestyle. In fact, advertisers who are selling programs on getting rich put fancy cars, gold, and put all these things in front of people. They go, "Oh, my God, I want that!" And they don't realize that they're being sold their lifestyle as an incentive to learn about finances. And the guys that are doing it or the girls that are doing it are the ones making the money, not them.

Jaime:

Thank you for saying this out loud. I mean, I think that's the hard thing with the million dollar goal, which nowadays, we all need more than a million dollars just to retire okay and be middle class, not be crazy nutso Lamborghini kind of wealth. But because we've been sold this dream forever, it feels hard to deprogram that out of ourselves, even when we know what our values is. What do you suggest for people that are like, "I know I shouldn't do this or want this, but I'm not used to putting money into assets instead of my fancy car," or whatever it is.

Dr. Demartini:

You just said a very important word. "Shouldn't." Any time you hear yourself saying "I should," "I ought to," "I'm supposed to," "I got to," "I have to," "I must," "I need to," that's an injected value of an outside authority that's not yours. You never "should" yourself with your own values. It's a very important thing.

So, most people don't know what their values are, so I would encourage them – there's a complimentary value determination process on my website. Go to [drdemartini.com](http://drdemartini.com). Take advantage of the value determination process. It's complimentary. It's private. It's free. It'll take you 30 minutes of your time. It's a gold mine to make you look honestly at what you're really committed to.

Because a lot of times, any time you set a goal that's not congruent with your highest values, you beat yourself up. You self-depreciate

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because you're expecting something that's not going to happen. Because your hierarchy of values is determining how you make decisions, and every perception, decision, and action is based and filtered through your value system.

So, if you find that wealth-building is not in the top four – Now, I've interviewed thousands of people, and I've interviewed over 35 billionaires. I've lived with billionaires on my ship, and I know people that have money that are centimillionaires up in billionaire marks. I know people that are impoverished, and they have different values. I'm absolutely certain. I've done value determination for 42 years on thousands and thousands of people.

Your hierarchy of values is going to dictate your financial destiny. If you don't have a value on wealth-building, but you have a fantasy of spending money on lifestyle, it's not going to happen. So, it's time to shift it, now.

How do you shift it? You stack up benefits and associations of doing the actions that are proven to build wealth, and there are clues in actions that people who build wealth do. And if you don't have more advantage, and more value, and more pleasures associated with those actions, then the alternative actions that you're doing now, you'll keep doing the same actions you'll do. But until you stack up enough advantages of doing the actions that are proven to build wealth, and those benefits are outweighing what you're doing now, your brain's action steps won't move in that direction.

So, I tell people there are six things that are common to billionaires. Can I outline those?

Jaime: Please, yes.

Dr. Demartini: All right. I found out that there were six things I found in all the billionaires that I've interviewed. No. 1 is that they've built a business that served ever greater numbers of people. Vast numbers of people. Look at Bezos. That's the biggest company, 200 billion – Who doesn't know and who has not used it? Amazon. Bill Gates, right?

So, these individuals have served ever greater numbers of people. So, if you really don't care about humanity enough to find out what the needs of humanity are, and find out which of those needs you would love to dedicate your life to fulfilling, directly or

indirectly, with a product, service, or idea, then you really aren't committed to doing what it takes to build wealth, because it takes service to have disservice. If you want the wealth, you have to do something that earns that.

You can think you can do it off trading, but even the people that just do trading on their own don't get those super wealthy states. It's the people that have served other people, making money during the trading, that did it. But's still service.

So, if you don't have enough benefits and have dedication to serving people, so you're constantly looking for ways, directly or indirectly, of being of service to people, it's a pipe dream. Because of the people I know that are billionaires, they have something that serves. Name one billionaire, and you won't find somebody that's not done a massive service.

No. 2 is that they have another benefit, and you've got to write 200 benefits, hundreds of benefits until the benefits are so strong you can't wait to go out there and build a business. 200 benefits of managing the money efficiently and effectively to maximize profits. Look at Bill Gates and Paul Allen. Paul Allen came in there and helped revamp that to where it was a profit center.

And then, once they maximize profits, the third one is 200 benefits of saving in ever progressive portions of profits. And people say, "Oh, I don't want to save. I want to gamble my money and get rich quick." Yeah, but the people who are the wealthiest have cash reserves, and they have savings. \$1.130 billion in cash in Buffett's hands. Apple's got \$240 billion in cash reserves. So – Because money goes where money flows.

Then, the next one is 200 benefits of investing in ever greater degrees of leverage and learning how to buy quality companies that serve ever greater numbers of people on leverage, using brand development, et cetera.

Then, 200 benefits of accumulating a fortune. If you don't have a desire to accumulate a fortune, you'll buy clutter. You'll accumulate crap. Excuse the expression.

And then, 200 benefits of creating a financial cause that leaves a legacy. The people I know that have gone into billionaire-ship, they end up having a philanthropic cause and legacy, because they realize they can't spend it all. What are they going to do that's

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going to make a difference in the world? And the bigger their cause, the bigger the drive to continue to grow wealth.

So, those six things, if you write down all of the action steps that are proven to build wealth, and stack up enough associations and advantages of doing it, until you see your behavior make the change of “now, I’m buying assets,” “now, I’m working,” and “now, I’m saving,” “now, I’m more efficient.” If you don’t do those, it’s part of a pipe dream, and you’ll end up self-depreciating. Because any time you set a goal that’s low on your values, you’re going to self-depreciate.

Jaime: So many questions in regards to that, yes. So, we will definitely link up to the values assessment, so everybody can get that. I highly, highly recommend you taking the time to do it, because it’s hugely valuable and important to customize what your values are and know what they are in advance.

And what I see a lot, because everybody listening has a business or wants to have a business, but – One of the first things that you said is about saving some of it, whereas I see a lot of people just invest in their business, and keep that sort of spinning, going, and not actually pull very much out to put away somewhere else. You’re like, “I know, but this will make more.” Or they sort of get themselves in a job, and they squeeze and go, “Ah, I can’t actually do this!” And then, they stress themselves out.

So, what do you have for advice for most of the people like that, listening to the show right now?

Dr. Demartini: Okay. Can I give two things?

Jaime: Please.

Dr. Demartini: There are 10 questions that if you don’t know the answers to, you have no intention of being financially independent. Can I ask those 10? Make people ask?

Jaime: Please, please.

Dr. Demartini: A guy asked me this when I was 27 years old and changed my financial direction. If you don’t have your financial house in order, money circulates through the economy from those who have the least order to those that have the most order in their finances. So, if you don’t have your financial house in order, you have no intention

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of building wealth.

So, No. 1 is what are your assets? Write this down. Take advantage of what I'm giving you. This is a goldmine if you get it. What are your assets? And I mean, down to the penny. What are you sitting on that's true, full assets? Not fantasies, but real, tangible assets that's conservative, cash, liquid, available.

No. 2, what are your liabilities? No. 3, what is the total net worth, your assets minus the liabilities? It could be positive or negative. No. 4, what is the amount of money you would love to get passively, through investments, to live on, that you're going to define as financial independence? Is it \$100,000? Is it quarter of a million dollars? Is it half a million dollars? Is it a million dollars a year? Ten million dollars a year? How much do you intend to actually have passively coming in, that you're going to now label passive income and financial independence?

You need to know that number, because otherwise, if you don't know where you're starting, and you have no clear direction of where you're going, how are you going to come up with a strategy? That's No. 4.

No. 5, what is the average interest rate with your knowledge of investing, do you believe you can earn off your assets passively? Not actively in your business. Passively. Because that's where it does. People think, "Well, I can make money in trading, and I can make —" Yeah, but it's not passive. It still depends on your actions.

Jaime: Yeah. Or they'll be like, "I want to exit later, so I'm working really hard right now, and then, later, I'll reap the reward." And something happens to the economy or whatever, and their business goes down at that time.

Dr. Demartini: Back to that!

Jaime: Okay.

Dr. Demartini: All right, now. Once we identify what the average interest rate they believe they can earn conservatively, factually – This is after – This is the real, mean average that they can get. The next question, No. 6, is what is the inflation rate you're facing? And don't base inflation – There's consumer price index, and there's productivity price index. Producer price index. And those are different, and

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sometimes they need to be combined to get a real idea, because sometimes the consumer price index, politicians skew that to misread that for voting purposes. It really costs more than people realize. It could be 3 to 5 percent when it says 1 to 2 percent.

Finding out what that really is, because that's eroding the interest rate you're getting, and you need to know, realistically, what to expect as a passive income. Or otherwise, you're setting a goal that's based on a skewed subjective bias anyway. So, you need to know what the inflation rate is, the average over the last X number of years, minimum of 25-year average.

The next one is, what is the total net worth required at that interest rate, minus that inflation rate, to give you that amount, No. 4, that you're wanting passively.

Jaime: This is exactly what I have in my book, so I love that you're saying all of the things that I preach. Okay, keep going! **[Laughs]**

Dr. Demartini: So, you need to know exactly what that number is, so you have some target or goal. If you get in an Uber, and you say, "I don't know where I am, and I don't know where I'm going. Can you get me there?" That's about how crazy it is, when you think about it, when people decide "I just want prosperity. I just want to have abundance." No. Fantasy. Wake up. It's a numbers game. It's a math game.

Once you have that number, now you look at what's the shortfall between your current net worth and that. Now, you know what you have work to do.

And the next one is what is your strategy? And this is where most people will have no idea. I have no idea what he can do. And this is where I had a headache, a stomach knot, because there was a part of me that felt that I was destined to be financially independent, but I couldn't see how I was going to do it when I was 27. Because what I had selected was going to require millions of dollars, and I was saving \$200 a month at the time. And I had debts of about \$6,000. And so, I was just feeling overwhelmed.

So, I created an insight in my mind, called force accelerated savings technique and force accelerated investment technique. Those two saved the day for me. What I did was I started at \$200 a month, and I developed the habit, because reiterating something and habitually doing something makes a habit out of it and

becomes comfortable doing it, and I started saving that every month, for three months. Then, I raised it to \$300. Then, I raised it to \$500. Then, I raised it to \$750. Then, I made it \$1,000. And then, I made a commitment to increasing it 10 percent every quarter from there on out.

And then, when my debts were paid, I would take that amount, and put that automatically into saving and investments. And I built up a cushion of at least three to six months' worth of cash, and then I started buying assets. In my case, because I wasn't all that knowledgeable, I just started buying index funds, that had low turnover rate, moderate yielding, no taxation, because it was redividended. The dividends were put back in. And I just started buying assets.

That was the greatest thing I ever did in my finances. I accelerated my savings, accelerated my investments, until I was able to make three million dollars passive a year doing nothing. Nothing. Passive. So, that means I've got money coming in at three million dollars doing nothing. Now, I get to do – The purpose of financial independence is not for the sake of luxury. It's for the sake of doing what you love doing that's deeply meaningful to you, without having to do it. You're doing it because you love to. That's the purpose of it.

But I increased, accelerated my savings consistently, and I kept prioritizing my actions and my business, and kept delegating more, and extracting surplus labor value, and my business became more efficient. And I grew my business, and I put a portion back into the business, but more of it went into actual investments. Because I wanted passive. If I put it all in my business, I'm running the risk of Enron. If something happens to my business, everything I've got is in one bag. I mean, just all in a microcap company, which is a gamble, instead of putting it in quality investments that give me passive income. Do both.

Jaime: I guess that's where everybody is right now. They're going "Ah!" Especially with the pandemic, and the craziness, and the pulling out of assets that I've seen people do. So, what advice –

Dr. Demartini: And it's who you value, too. You pay yourself, first. You won't receive it. There's a law of entropy. If you don't fill your day with high priority actions that inspire you, your day fills up with low priority distractions that don't. If you don't put your money into assets that accumulate, you're going to attract unexpected bills that

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will erode it.

Jaime: Tell me more about that because I feel like every entrepreneur is like, “And then, this happened, so I couldn’t do that. And then, this happened.” Right?

Dr. Demartini: Yeah. All unexpected bills are letting you know how much you could be saving, and it’s testing your commitment to whether you feel worthy of having wealth. And if you are feeling worthy of having wealth, and you do savings and investments, and it’s forest, and there’s no turning back, and there’s no option, and you can’t steal it, and you can’t touch it, your responsibility is to go serve more people. Don’t rob yourself. Serve. Go focus on becoming more effective and efficient at really meeting people’s needs, until there’s a demand on your supply, where you’re appreciated by people because you’re making a difference in their lives.

Don’t rob yourself, ever, of your investments. Go out, serve more efficiently.

Jaime: It sounds like you’ve had a very steady upward climb, but I know business is sort of like these ups, and downs, and craziness. So, tell me –

Dr. Demartini: What happens is you stabilize your growth. You stabilize your growth by having liquidity.

Jaime: Totally, yes.

Dr. Demartini: If you have money in your account, you’re volatile. If you have a high day or a low day, later, you’re depressed. If you have money in your account, you stabilize the growth. I have over a year’s worth of liquid capital, cash. It means if I didn’t work a year, my business can run completely on cash.

When you do that, your business is stable. I learned that from Southwest Airlines and many companies. It’s stable. But if you’re constantly putting money in there, and you have no liquidity, it’s volatile. And volatile pushes money away, and stable attracts money.

Jaime: I love it. Foundation matters so much. It’s the unsexy part of business that a lot of people don’t realize, at first, and then coming to the pandemic, they’re like, “Oh, shoot. If I would have had six months of expenses, I would have been able to even out, and not

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have to make crazy notes or changes, because of what we're dealing with right now. It makes the stability a million times better. And, especially for people right now, what do they do if they're already in it? Where they feel like, "I don't have liquidity anymore, and now I don't really have, so I'm just doing whatever I can do right now during the pandemic."

Dr. Demartini: Stop running their fricking story of being a victim of the pandemic. You're never a victim of the outside world. It's your perception, decisions, and actions of the outside world. So, stop the story. Quit being a victim of your history and be a master of your destiny. You are in a business of serving people. You need to be clear about what that service is. You need to clear in the way it's articulated, and where it meets an individual's needs. And you make sure it meets somebody's needs, and you care enough about them to find out what it is and get clear in serving them.

When you do, the demand and them appreciating you, and them telling people about it, starts building it. When you do, you can articulate that in marketing, and advertising, and selling, where it's now being desired.

But if you're sitting there, trying to push uphill, going against, with your self-righteous belief as a narcissistic entrepreneur that "I know what the world needs, and I'm going to give it what it needs," and it doesn't give a crap about what you think it is, and it's not meeting their needs, you've got no business. You've got no business being in business.

Jaime: And maybe that's a good thing, right now, for you. Yes.

Dr. Demartini: I said this to a church, one time. I don't know if they're ever going to ask me back to speak. But I said, "If you're poor, it's because you don't care about humanity."

Jaime: I love it. I love it.

Dr. Demartini: Because you're not caring. Because if you care about humanity, you're going to want to directly or indirectly find a way of bringing some original service, product, idea, or indirectly find somebody that's got it and broker a deal. You're going to want to go out and try to meet people's needs.

People who care about other people, not altruistically, where they sacrifice, not narcissistically, where they project assumptions, but

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in equitable, sustainable, equitable, equity each state, that builds businesses, and there's nobody that can not be able to do that.

But when people bang their head against the wall, thinking that the world's supposed to read their mind and know how great they are, and they're proud of what they think the world needs, instead of finding out what the world needs.

Jaime: I have so many clients that their businesses are going nuts and amazing, right now, and we all are looking at all the shitty ones that are not doing really well. And it's like, "Yeah, but you didn't see all the other ones." They're doing massive amounts because of where we're in, right now. There's so much amazing growth that could –

Dr. Demartini: They're meeting the needs. They're meeting people's needs. The other one is banging a head against the wall, holding onto the past. If right now, you're not here to compare yourself to what it was in the past, you're not here to compare yourself to fantasies of the future. You're here to get real and objective about what it is that the market's looking for. And then, you want to find out your niche, the one you can't wait to get up in the morning and do. There's always a niche that can inspire you. Finding that is the crucial part. That's the starting point on the business.

Jaime: All right. I want to shift gears just a little bit to dyslexia, ADHD. I've interviewed almost 500 millionaires in business, and so many of them – Normally, it's like 15 percent of the population, I think, has dyslexia. My daughter has dyslexia. But it seems way more for millionaires that I've interviewed, which is awesome. And how do you sort of wrestle and use it as an asset? Because I definitely think ADHD is an asset. I think dyslexia is an asset, in different ways and creativity. But what have you really done? What advice would you have for my 11-year-old daughter? Especially because she feels dumb right now.

Dr. Demartini: Well, I had the same exact problems. I had both of those things. I was a high school dropout. I left school when I was 13. So, I was – I had the same thing.

But you've got to realize, when the Rockefellers put the educational funding together, they did not want to create entrepreneurs, leaders. They wanted to create drones. They wanted to get people that worked for other people.

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Jaime: Well, and –

Dr. Demartini: So, the education –

Jaime: I was going to say, my daughter's in an entrepreneur's kids' school. So, they're trying to make it better, and yet, because it's so highly competitive – I know the normal school system sucks for this stuff. Believe me, I took her out. But even the highly competitive speed that we're looking for in entrepreneurship, she has to be more creative in other ways, but it's really hurting her self-esteem.

Dr. Demartini: Well, that's because they're probably – Any time a school system doesn't identify the individual highest values of a child, and projects assumptions that the child's supposed to excel in something outside their highest value, they haven't understood what education is about. I have had – Every child loves learning and excels in what's important to the child. Finding out what that is, and then linking all the classes to that. And showing how the study of those topics can help them fulfill what is deeply meaningful to them, when they can see it, will engage them.

Otherwise, they're not going to excel. As Einstein said, "If you're a cat expecting to swim like a fish, and trying to learn how to swim, you're going to beat yourself up because God bless it, you just can't do it." Because it doesn't inspire you! You want to climb a tree.

So, you want to find out what there's a natural love of what they do. Their natural gifts for the world. And find out what that is, and link to that. I've trained people on that by the thousands, and it is amazing. The labels that we put on kids, defiant disorder, ADHD, all these labels – Once they find their niche, they excel.

Your daughter's a genius. Your daughter's a genius in her niche.

Jaime: Yes. Well, and that's the thing that I – There is definitely pieces of that. My son, filmmaker, my daughter, graphic designer, TikTok-crazy person. But when they're in it, ADHD, they can really go all in, for hours and hours – I do art, I can do it hours, and hours, and hours, even though I have ADHD. When it comes to that, and linking it to money, right now, they're kids, so they don't have to make any money, which is great. But when they become adults, or when there are people listening, right now, that have dyslexia or have ADHD, and aren't making the cash that they want, we have

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to link up their values, right?

Dr. Demartini: But why wait until they're that age? My dad –

Jaime: Oh, no. I don't want to. Yeah. **[Laughs]**

Dr. Demartini: At age 9, I went to my dad. And I said, "Dad, I want to buy a baseball, a glove, and a bat." He said, "Great." I said, "So, is there anything I can do around the house that I can earn some money?" He said, "If you mow the yard." "Yes, sir." "Have you edged the sidewalk?" "Yes, sir." "Have you swept the sidewalk?" "Yes." "Did you clean the garage?" "Yes." "Have you done the flowerbeds?" "Yes." "Did you trim the hedges?" "Yes." "Have you shined my shoes?" "Yes." He said, "Son, I don't have anything else that needs to be done. If you want to make money, you're going to have to go to the neighbors."

So, I was 9 years old. I went to the neighbors, and I started to do the neighbors' yards. And then, my dad found out that I had a baseball, glove, and bat. I earned it. He said, "What did you do and how did you do it?" And I told him. And he said, "Well, did you use the equipment in the garage?" I said, "Yeah." He said, "I've got to charge you for that, son. There's a cost on that."

So, he charged me \$7.50 to use the equipment. So, then, I had to go do a couple more yards to pay that back, plus the additional amount. So, my dad charged me, and made me accountable. And then, he saw that I was spending my money, and I ended up hiring kids in the neighborhood in order to help me to make more money, because I could close deals and they could do the work. And I had nine kids working for me when I was 9 years old, and I was netting about \$45 a day, which is around \$600 a day, today, when I was 9.

And then, what happened is my dad said, "Now, I've noticed you're not saving any money." So, he bought me a coin collection set and a piggy bank, which I still have today. I've never opened it. And then he said, "Now, I want to teach you freedom." He started charging me \$7.50 a week to live at the house, to pay for clothing, food, and rent. He said, "But now, you've got your freedom. You can go out on your new bicycle that you bought, any direction you want to go, as long as you're home at 9:00."

My dad was trying to teach me, at a young age, how the real world worked. And if we get them trained for the first 12 to 15 years of their life, or 20 years of their life, not facing the real world, then all

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of a sudden, push them out in the real world, it's an adaptation they have to do. Train them from the beginning. Make them accountable with accountabilities from the beginning. Teach them about fair exchange. Teach them about money from the beginning. They can be doing that at age 3.

Jaime: I have – Believe me, I am that mom. I am the annoying mom that makes my kids earn everything, and pay, and know what profit is, and stuff like that, too. What I'm running into, now, is that they don't care about the money, and they are really satisfied with low-level stuff, which is great. I think that's also awesome.

And then, I just worry, as a mother, right – a super mom syndrome you talk about that on one of your articles – that my son has tons of money in the bank, because he saves it, and now he doesn't want to earn anymore. But he doesn't want to spend it on himself, either. So, he just keeps it forever, and doesn't invest in anything that he actually wants, because he thinks having it is more important, right now. Right?

So, I'm running into all these things that I'm like, okay, this is good. They've come a really long way. And I'm running into weird things that I haven't read about. So –

Dr. Demartini: So, you teach them that if you want to raise your lifestyle, you raise your savings and taxes equal amounts. And you teach them how to earn the right to have an amazing lifestyle, so they have the opportunity to have some immediate gratification and long-term vision. And train them on both. You've got them in a habit of saving. Now, put them in the habit of putting together a decent lifestyle.

If you raise your lifestyle without raising your savings and investments, you end up burdening yourself. But if you raise them with the right proportions, you can continue for the rest of your life of having an ever-greater lifestyle.

Jaime: Yeah. I'm not worried about my son in regards to that, because he'll be fine. He wants to live in a van. He's going to be fine. His level of what he actually wants is not really that high. It's just really interesting to sort of bump against different personality subsets, right? Especially in kids, because they're completely different, and the way that they –

Dr. Demartini: The values.

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Jaime: Exactly! Exactly. Yes. My daughter is very materialistic but does not want to earn it. So, I'm running into this whole – "Oh, well, go do that." We create lists of things that she can make money, and she's like, "I don't want to do that one. I kind of want to do that one." And I'm like, "Ooh!"

Dr. Demartini: She'll probably be a beautiful, attractive girl, like yourself, and then go out there and marry a billionaire. And then, she'll say, "Mom, it's much more efficient to just marry the billionaire." Because there's still some people that'll do that.

Jaime: You know, it's really funny. No, I joke, because that's in my book.

Dr. Demartini: She's in her business, she's just got one client.

Jaime: Yeah, exactly. Right? So, in my book, just so everybody's heard my story before, but my mom told me to marry a rich man. And I was like, "I'm not – No, mom. I'm not going to marry a rich man. I'm going to do it myself." That was when I was 8. It was very important to me.

But then, when I got into it, I realized that being autonomous was important to me, but having specific amounts of money and a bunch of stuff – I don't care about cars. I don't care about that stuff. I sort of ran into the values issues that you're sort of talking about right now, which I wish I knew when I was 20. It would have been a lot easier. I wouldn't have had to go through as much hell.

But what I'm running into, now, is that I love what I do, and I don't need excess, either. So – Do you know what I mean? There's life things that pop up that make my values shift. And so, what we're dealing with, now, is their dad is dying of cancer, Stage 4, and so the whole values of what were important have shifted because of external circumstances. And so, I think I'm wrestling with what that is looking like, right now, too.

Dr. Demartini: Well, your values can change, but if you don't have a cause that continues to grow to accumulate money, you'll plateau. So, you could have a cause that says, "I want to do something that makes a difference for my kids, make a difference in my community, make a difference in my city, my state, my nation, my world, my loved ones, education –"

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Find the thing that inspires you most, put a cause that makes you want to continue to grow your wealth, so you can contribute to it, and go and build your wealth for those sakes, too. There's no right and wrong on where that money is going to go. It's up to you and your values to determine that. It may be for family. But if you spend it and it doesn't work for you, you're back to zero again.

So, you want the passive income coming, and from that, portioned off to do the things that you want to contribute to in your life. That gives you a reason to continue to grow wealth, continue to serve people, and continue to contribute.

Jaime: Okay. So, my No. 1 value is transformation business. My, I say, testimonials are my goals. I love changing people's lives. I can't help it. I would do it in the grocery store. Even my mentors told me to stop coaching people. I was like, I can't. I have to. It's weird. I have a thing. Right? So, that's my values.

But when it comes to trying to be super mom and do all of the things, single mom with kids, with everything else on my plate, pandemic and everything else, there's just – It doesn't feel like there's enough time in the day to be able to live every value in the way that I would love to.

Dr. Demartini: Well, that means that you haven't taken the time to do this next exercise. I'm going to share an exercise. Everybody write this down, this exercise. This exercise liberated me to do what I love on a daily basis, and delegate the rest away.

You write down every frigging thing you do in a day. Every frigging thing you do in an average day over a three-month period, what you might be doing in a day. Write it all down, and take a look, honestly, at how you live your lives. And once you write all that down, you make this giant list. Every single thing you do. And I don't mean general things like marketing – The actual action steps.

Write next to that, in column No. 2 – that was column No. 1. There's six columns. Column No. 2 is how much does it produce per hour? Because if you're not producing something per hour, you're not in service to somebody, and you can't expect a lifestyle or an income without doing something that serves. So, what does it produce per hour?

After you've gone through that, you reprioritize it according to

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what produces most to least most. And it will shock you. You'll realize you're majoring in minors and minors in majors, and you're doing things that are devaluing you, and diluting your time, you think are important that aren't really important, but you think they are.

The third column is what is the meaning it has? On a 1 to 10 scale, which of these, on the same list, what's the meaning it gives? On a 1 to 10 scale. Because you're wanting to fill your life with things that are meaningful and that produce. Meaningful is it fulfills you. Producing means it fulfills others. Because when those are balanced, you've got the most fulfillment in life. You have a sensory cortex, and a motor cortex. Motor cortex is for service. Sensory cortex is for rewards.

The next column is what does it cost to delegate that to somebody? To hire somebody to delegate that, what would it cost? Every cost. Every cost. Their office space, their training, their parking, their equipment, their computers – Every cost. And you want to make a list of all the costs it would take for somebody to do all those activities. And that includes things at home. Clean the house – Yard –

Jaime: I outsource all of that stuff, yes. [Laughs]

Dr. Demartini: Find out the costs, and when you've found out what it costs on there, look for the biggest spreads between what it produces and what it costs. And then, reprioritize it according to spread.

The next one is how much time – The fifth column is how much time do you really spend on it, honestly, per day per week. And the last column is the final prioritization. The final prioritization. What is the highest priority thing to be filling your day with, that has the most meaning, and has the most productivity and profits?

If you do that exercise, and you look honestly at it, and you do it thoroughly and objectively, and then you prioritize it, and then do it in layers, and delegate layers, you have plenty of time to do what you love every day. Because if you don't have time, it's because you're doing stuff that somehow you think is important. It's not as important as you think.

Jaime: My kids were home sick all last week, so it wasn't on my plan list. With the kids home sick. But yes.

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Dr. Demartini: Yes. If that's not what's highest on your priority, you've got to be – You can't let other people's values infiltrate your life, or you'll be doing stuff that other people think you should be doing, ought to be doing, instead of what you're inspired by.

My mom, when she was having Lou Gehrig's condition, she wanted me to be around her all day long, and she lived in the middle of the frigging country, and I was traveling around, speaking, and reaching millions of people. And she wanted me to do that, and I said, "Mom, that's not practical for me. That's not going to happen. What I'm going to do is I'm going to get a specialist in here who'll put the electronics together. We're going to have a Skype put in here.

"We're going to have a communications system in here. I'm going to hire you the absolute person who loves taking care of the elderly, and knows your specialty, and has more knowledge than I could, and can give you way more service than I can. And we're going to put the quality people here, so you have somebody that loves being with you every day." Because if I would be there, I'd probably be sitting there going, "This is crazy. I couldn't help you. I wouldn't be able to do it. I'm not the person for it. But I love you, and I'm going to communicate now with you on a daily basis, instead of trying to stay there, and then resent you, and wish you were passing."

I just told her the truth. We got it clear. We got off the thing, and I didn't have to do the shoulds, and the got tos, and have tos, that everybody else is trying to impose on you. Everybody wants to impose their values onto you, because that's what they think is what you need to do to fulfill their lives. You have to be able to say thank you but no thank you to people that are trying to take advantage as opportunists. And you have to be clear about what it is you do, and maximize your service to the greatest number of people, and put people in place to take care of those things that need to be delegated.

Jaime: I really appreciate that you use that as a very hard decision to make, because it sounds like your boundaries are super clear. And I think that's what sort of gets wishy-washy. It's like, ooh, I know you want this. I know I think I want this, but because I've been so programmed or whatever it is, as humans, that it's hard to sort of delineate the wheat from the chaff of what I truly need and want, versus –

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Dr. Demartini: Well, what you're going to do is you're going to conform to mediocrity by diluting – or any time you do things lower on your values, you devalue yourself.

Jaime: How do you figure that out, though? How did you –

Dr. Demartini: The value determination process. That determines – If you're honest about it, you'll know what's high and what's low. And any time you're doing low priority things, you're going to devalue yourself. You're designed to. You're designed to create symptoms in your body and in your mind of frustration, and aggravation, and self-depreciation, to let you know you're not being authentic to yourself.

Look, the old proverb, "I'd rather have the whole world against me than my own soul." And what I've found is the people that use emotional blackmail, and try to be opportunist, and try to manipulate you to do what they want, and do what they think – If you give in to them, they'll use that, stronger and stronger manipulation processes to try to run your life with it, to get you to do what they want.

And instead of doing it with disrespect, with emotional blackmail, do it with respect. Care enough to communicate what you do in a way where it serves other people, and that's the mastery. That's the one that will fulfill your life.

Jaime: And a lifelong mastery, most likely. I mean, even just sort of learning about boundaries. I was never taught that as a kid. Right? I'm trying to figure out what I want versus that, and then be able to communicate it in a way that doesn't sound horrible. Right? So, I was like, what did your mom think when you said that to her? Was she –?

Dr. Demartini: I told her. I said, "Listen, mom. Emotional blackmail and guilt trips, I don't live by. That's just not my world." I said, "I cannot be here in this little bitty town in the middle of nowhere without resting you if I'm sitting here doing something I don't want to do, not inspiring. You don't want your son to be sitting, unfulfilled, waiting for you to die. Bottom line. And I'm not going to sit here and pussyfoot around, and bowl shoot you, when I know that that's what's going to happen. And you're going to feel you're burdening me and stop me from doing it. You're going to feel guilt. I'm going to feel resentment. What are we going to play that game? That's not how to live your life."

And I got the right people in place who love being with my mom, that had fun doing it. That was their dream. They had a dream on their highest values to take care of the elderly. And being around somebody – Have you been into a restaurant or a clothes store, where people love what they do, and they're engaging, and they know all about what they do? And being around them? That's way more fulfilling than somebody that's doing something they're not inspired by.

So, when I got the communication, she was not tech savvy. Once we got the tech in there, and she could talk to me? Wow. And she couldn't move her muscles at the end, so as a result of it, the lady who had come in there, and the guy – who was handsome, she liked being around him, she got her makeup on – She got the girl to put on the makeup so the guy –

Jaime: That's smart. I want that when I'm old.

Dr. Demartini: My mom still had a little juice in her. The guy was in there, and they would turn on the thing, and I would come up on the screen, and talk to her from Tokyo, from Istanbul, from China, or wherever I was in the world. She was inspired and said, "That's my son. Look, he's making a difference in the world." So, once she saw wisdom applied, she was grateful. And the day she died, she had my letter in her hands, when she died. Thank you.

So, I'm absolutely certain, integrity and honesty of who you are works.

Jaime: So, what happens after a family member passes away, and the emotional everything sort of seems to top what you have, in regards to what your values and the time that you have to be able to do it?

Dr. Demartini: Okay. I'm going to shatter some things. People are not going to like what I'm about to say, but that's my nature. Okay? So, listen really carefully.

Grief is an animal behavior, and it's optional. Now, let me explain how. When Soleimani, the Iranian general, just died, and – Trump knocked him out. His team knocked him out. He was a hero in Iran, and they mourned and grieved. In America, he was a villain. He was a terrorist, and we didn't grieve. We celebrated.

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So, when you perceive something in an individual that you admire, infatuate with, and find pleasure in, you're going to grieve the loss of that with which you're infatuated with. But the parts that you resented in them, you're going to feel relief that it's over. You're going to have relief and grief, but society expects you to grieve, not relief. So, you hide one, and the other you display.

Just like a mother when the baby's born. When the baby's born with the mother, guess what? They've got two sides.

Jaime: Totally.

Dr. Demartini: "Oh, my baby! Oh, happy, happy!"

Jaime: No, you're colicky. Crazy. I totally, totally –

Dr. Demartini: And on the other side, you're going, "Shit. What did I get myself into?"

Jaime: **[Laughs]**

Dr. Demartini: "I'll have this trap for 30 years." So, you have two sides, but the public wants you one side, and you subordinate to the public expectation, and you get trapped. The truth is, if you love somebody, they become present.

Now, think about this. When you die – I've asked thousands of people. Tens of thousands of people. If you were to die, do you want people mourning and grieving your death? Not one person could look me straight in the eye and say yes. And I said, you know what they want? They want people to live their life to the fullest, to be grateful, and go on, and do something extraordinary with their life.

So, the most respectful thing you can do is honor their time together, feel their presence, see their transformation, don't put a false expectation about when they were supposed to die, or how they were supposed to die. Nobody knows that. The reality is that they passed. Face the truth that life has those two sides, and honor them by going, doing something extraordinary with their life and thank them for their contributions.

Jaime: You make it sound very easy. So, let me ask you – Because I feel like it's our neuro – My parents are not dead, but if my mom died, I would feel like, yes, there's the things that I can look at, which

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are the negatives, which can make me feel better about the passing, and then, the notification of now, I want to be present. And life happens for a reason. It is what it is. But then, my brain would go, “Beep beep beep!” Right? And that –

Dr. Demartini: No, no, no, no, no, no, no, no.

Jaime: Okay.

Dr. Demartini: It’s not your brain. It’s you, and your perceptions, and choices of perception.

Jaime: But that’s what I mean. Your long – I’m 38.

Dr. Demartini: Your choices of perception.

Jaime: Totally.

Dr. Demartini: You’re not a victim of your perceptions. You’re the one choosing them.

Jaime: Well, I know. But in order to change them –

Dr. Demartini: I have taken 3,580 people through a grief process, and proven in front of Hale University professors, on television, newspapers, in Christ Church at the earthquake, Ishinomaki in Japan, and another prefecture earthquake in Japan, and proven, beyond the shadow of a doubt, that that’s an option. I’ve got it –

Jaime: And long-term? Okay. I’m going to have to read that one.

Dr. Demartini: Long-term.

Jaime: Long-term? Okay.

Dr. Demartini: Yes.

Jaime: All right. I love it.

Dr. Demartini: If you ever want to see it live, come to the – **[inaudible – crosstalk] [00:47:23]**

Jaime: I now have to.

Dr. Demartini: Sure, because I’m absolutely certain it’s doable, and I’ve trained

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people in the brokerage business that have gains and losses in money, and use the same tool for perceptions of loss of money, gains in money – Because anything you infatuate, you fear the loss of. Anything you resent, you fear the gain of. When you're neutral, and you're objective, and you're not attached – As the Buddha says, you transcend that, and you are grateful for the passing and the honoring of the timing, and you don't judge it. You get on with your life.

Jaime: Well, I guess that's enlightenment though, right? **[Laughs]** We're all trying to get to that point at which that everything can be neutral and unattached.

Dr. Demartini: It's trainable, and it's doable, and there's a science on how to do it. It's just the majority of people, 99 percent of the population, have never been trained. And it's totally doable, and totally trainable, and I put moneyback guarantees on it, and I've not lost any money doing it.

Jaime: So, I just need to make my kids do it, right? I can do that, too? So, that way they don't have to go through the pain?

Dr. Demartini: Believe it or not, that's totally doable, and it's just – It's just so – It's foreign to people because you've been hoodwinked and programmed in society that you're supposed to be going, "Oh, life good. Death bad." No. That's not the way the truth of life is. Life is a balance of life and death, and we have to be realistic about those expectations, because we have fantasies about people. And I guarantee, if you've had a boyfriend in your life, probably, somewhere in your past, that you were infatuated with, and you were frightened of losing him, and you had, "Oh, my God," and you had this anxiety about him being – another girl getting him, or whatever, and losing him. And if he dumped you, you were broken.

And then, you also had a boyfriend that reached a critical point, where you finally go, "This isn't working for me." And you had hoped a woman would take him away. And you celebrated his passing, so his disappearance, and he was gone.

So, when you resent them, you want them to go. And when you're infatuated, you fear that they go. When you love them, they're free to come and go.

Jaime: Yeah. We just have to do all of that before anybody actually dies,

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right? Because I feel like – I know we have to start wrapping up, but how long does that process take to be able to –

Dr. Demartini: The longest it's ever taken is three hours in the history of this work, and since 1984 when I developed it. Longest. The average is one hour to two hours, on average.

Jaime: All right. Well, then, sign me up. All right. On that note, **[laughs]** I know we have to finish up, but I really appreciate it.

Dr. Demartini: I'm telling you this, now, publicly, if you ever have a situation where you really are facing that, you contact me, and I will show you how to do it.

Jaime: I love this, I love this. Yeah. We're dealing with a lot right now, and I really, really appreciate it. So, I have to ask the final question. I really appreciate, especially the passion that you have, and the smackdown that you gave me. I appreciate it. What is one action listeners can take this week, besides taking your values test, because they totally need to go do that right now, just so everybody knows, but one action that will help them achieve their goal of a million?

Dr. Demartini: Take a small, incremental amount that they feel that they can save right now, and don't wait for profits. Take the profits off the top. When you manage money wisely, you receive more money to manage. And stick that into a savings first. And once you have a capital reserve, start investing and buying quality companies that serve ever greater numbers of people with a passive index fund or properties, but buy assets. Learn what an asset is and buy assets. The moment you buy assets, the more it's going to work for you, and the more you're going to build a million.

A million today is insignificant, today. You're not going to have any big financial independence. You need at least ten million to get financial independence today. So, you need a bigger vision. So, a million doesn't seem like a lot. And then, you need to go out and care about people to serve. And find out how you can serve them, but automate electronically, not emotionally. Emotions destroy wealth. Automation builds it.

I automated the savings and investments, automated weekly deposits into those accounts – Never thought about it. Never – It's out of sight. Just do it. Go serve people. And have it automated and watch how fast it grows. It'll blow your mind, and there's no one

listening to this that can't turn their finances into being a financial – There's nobody. I've taken people that never thought they could do it. I've structured it. I've shifted their values, and we focused it. And they started doing it, and they go, "My God, I could have done this 20 years ago."

Jaime: I love this. Thank you so much for coming on. It's drdemartini.com. Check that out. We'll link up the values assessment. Please take it. Thank you so much for coming on the show today. I really appreciate it.

Dr. Demartini: Thank you for having me on the show, and thank you for putting up with my – **[Clears throat]**

Jaime: **[Laughs]** I love it.

**[End of Audio]**

**Duration: 52 minutes**