

Chris Attwood:

I'm the Features Editor for *Healthy Wealthy nWise*, and co-author with Janet of the revised edition of *The Passion Test—The Effortless Path to Discovering Your Destiny*. For those of you who are joining us for the first time, twice a month we interview individuals who have been extraordinarily successful in discovering their passions and giving their unique gifts to the world.



Several months ago, in January, we interviewed Dr. Wayne Dyer, from whom many of you, I'm sure, have purchased a copy of his latest book, *Inspiration, Your Ultimate Calling*. On that call, Wayne referred to an ancient sage from the Vedic tradition in India who has provided this quote which I think is particularly appropriate for our interview.

Maharishi Patanjali said: "When you are inspired by some great purpose, some extraordinary project, all your thoughts break their bonds. Your mind transcends limitations, your consciousness expands in every direction and you find yourself in a new, great and wonderful world. Dormant forces, faculties and talents become alive, and you discover yourself to be a greater person, by far, than you ever dreamed yourself to be."

Our guest, Bob Scheinfeld, the best-selling author of *The Invisible Path to Success* and *The 11th Element*, is a man who, in his daily life, is proving that the quote from Maharishi Patanjali is really true. For more than 20 years, Bob Scheinfeld has been helping people create extraordinary results in less time, with less effort, and much more fun. His passion is helping others carve out and live what he calls "their ultimate lifestyle."

Bob is the grandson of Aaron Scheinfeld, who founded Manpower, Inc., the world's largest temporary help service. Manpower is currently number 176 on the Fortune 500 list and has sales of over \$11 billion a year. We'll get Bob to tell us a little bit of the story about the time he spent with his grandfather as he was growing up.



Along his journey, Bob became a millionaire and a self-proclaimed “stressed-out maniac,” plunged more than \$153,000 into debt, and then spent seven years struggling with Murphy, of Murphy’s Law fame, before he discovered the missing pieces, rebuilt his business empire, became a multi-millionaire, transforming the other aspects of his life and beginning to live what he now calls “the ultimate lifestyle.”

Bob’s journey of triumph over failure, confusion, anger and desperation, qualifies him as an undisputed expert in the arena of business success and personal fulfillment. Along the way, he helped grow Blue Ocean Software from \$1 million to \$44 million in less than four years, resulting in the company being named three times to *Inc.* magazine’s *Inc.* 500 list.

He also played a key role in growing the computer store franchise company called Connecting Point of America, from \$90 million to \$350 million in sales. In addition, the marketing model and system Bob created has been used to pack the room at Tony Robbins’ multimedia seminars.

Bob is also a founding member of Jack Canfield’s Transformational Leadership Counsel, and he lives in Virginia with his beautiful wife Cecily, and their two children. Bob, it’s a pleasure to have you with us.

Bob Scheinfeld: It’s my pleasure to be here, Chris.

Chris Attwood: I am going to plunge right in and ask if you would begin by telling us the story of what it was like to grow up with Aaron Scheinfeld, and what you learned from him along the way?

Bob Scheinfeld: It’s a fascinating story and ties directly into the topic. I grew up in this family with this gigantic, international success story. My grandfather, beyond that, was just an amazing man. He advised two Presidents, besides building this gigantic company. He was an amazingly accomplished man, period.

Growing up in this gigantic success story, there was a funny



dynamic I noticed. There was this rumbling within the family that there was something very unusual behind this gigantic success story—there was some mystery. But nobody was talking about it, or they didn't know what it was; it was just this undercurrent of mystery.

I don't know how many people have kids who are constantly asking the question "Why?" and driving them crazy, but that's the kind of kid I was. When I was 12 years old, and I became very aware of this mystery, every time I had contact with my grandfather, I was bugging him, "What's this secret? What's this mystery? What's this undercurrent that no one is talking about, about your success?" He kept putting me off and putting me off.

Then the extended family was on a trip to Switzerland, in a small town called [Crans], to celebrate his 70th birthday. On a Sunday, in the middle of that trip, he came up to me and asked me if I wanted to go have a cup of hot chocolate with him. You have to understand—even his family—people didn't have cups of hot chocolate with this guy on a Sunday morning, but he invited me and I, of course, was honored and flattered and said, "Of course."

So we went to this little café in town and he said, "You've been bugging me to find out what the big secret is. Now I'm going to start telling you." He proceeded to share with me a concept which will sound very familiar to most people, but the way he took it was very different, and the way I've taken it in my life has been very different.

What he started to share with me on that morning is that there was an invisible source of power that was available to us and we could tap, and when you understood what that invisible power really was, and you understood how to tap into it, you could do amazing things. This goes way beyond what is typically talked about in terms of the subconscious mind, visualization and all the typical things that I think all of us have heard about.

He told me that it was from this invisible source of power from which he got the original idea for Manpower, he got the assistance to build it, to blow through resistance they had



when they were expanding it internationally, and he credited it with all of his success in his life, in all aspects of his life, not just business.

So the good news is, he started to mentor me in the specific mindset and strategies he used for understanding this invisible source of power, and being able to tap it on a daily basis. The bad news, which is not really bad news, but you could look at it that way, is that he died seven months later, before he could finish teaching me.

He really whetted my whistle, so to speak, and got me going and introduced me to this fascinating world—what does a 12-year-old know about invisible worlds, unseen power and all this stuff? He had started to teach me enough that I had something I could do, and he left a ton of clues. I literally spent 20 years following the clues he left.

Obviously, I was 12 years old, I wasn't trying to do this kind of stuff full time when I was still a kid, and even in my teen years, but once I left college and started to go out on my own, I took everything that he had said quite seriously, applied what he taught me and followed the clues he left—sometimes desperately, sometimes just excitedly, trying to assemble the complete system I believe he would have taught me had he lived.

At the time, that was frustrating, but as I look back on it, it was the biggest gift I could have given myself not to have had the whole thing handed to me on a silver platter. As you know, Chris, this is a big part of my work now, in terms of enjoyment and joyfulness. Nobody enjoys anything as much if it comes too easily as when they really work for it.

If somebody starts you on a path, you have to follow the path and follow ups and downs, and I went through some wild ones. With blood, sweat and tears, I assembled tremendous breakthroughs in systems that I shared with others, used myself, and continued to evolve them.

It's like if somebody was an Olympic athlete and just stepped on the court, the mat or the ice, had never practiced, and just won the gold medal on pure, natural



talent (this is not a perfect metaphor), it's not as enjoyable or as satisfying as if they trained for years, didn't know if they were going to make it, had ups and downs, and then ultimately, won the gold medal.

It was a perfect creation to support me on my journey, to be teased like that and left a bunch of clues, having to do all the work myself. What that set into motion was twin passions. One was a passion for understanding and mapping out the invisible world and these sources of power that he introduced me to, and the second passion was tying that in to business.

Like him, I had a passion for starting and building businesses, although I never had the interest in the complexity of a company as big as he built. That started me on a road, from a very young age, to "spiritual entrepreneurship," for lack of a better term.

"Spiritual" is the label to describe the invisible world for me. Pretty much everything I have done in my adult life since leaving college has been in pursuit of those twin passions, with the invisible world being a much stronger one, but both of them being strong.

Chris Attwood: Wonderful. Tell us how these passions led you into the business realm. You mentioned that you went through some ups and downs, and it was a journey. Would you share the story of how that unfolded and what role your passions played along the way? Bring us up to just before the work you're doing today.

Bob Scheinfeld: The work I'm doing today was the result of a series of breakthroughs. I needed to go through a whole bunch of things before I was ready, so to speak, to be able to have a breakthrough like that. So to me, my whole life, everything that has happened up until about two years ago, was specifically designed to support me in having that breakthrough, so that was job number one, the top priority.

Chris Attwood: Do you think that's true for everyone? Do you think that what people have been living through has prepared them for what's coming up?



Bob Scheinfeld: Absolutely. I believe everybody comes into this life with a mission and a purpose—there's something specific—and it's not "one" thing; it's a complex thing, but there's something specific that we all wanted to do or experience. In everything I have taught, that is one of the things I have not deleted by some of my recent breakthroughs.

Whatever your mission or purpose is, is the filter that everything else goes through, and it's the determining factor of what's going to happen or not happen in your life, no matter what kind of results you try to produce. It's like if you remember the *Star Trek* series, they had a prime directive that guided all of their activities.

Our mission and purpose is the prime directive in our life. Everything that happens in our lives, as I see it, from childhood—there's even research coming out now that the programming process, the conditioning process, even starts when the babies are in the womb—from as early as you want to say it starts, throughout your life, everything is part of unfolding the mission and purpose you came here for.

Chris Attwood: One of the things Janet and I talk about is that your passions, the things that are most deeply important to you in your life, we feel are some of the clues to that mission or purpose. Would you agree with that?

Bob Scheinfeld: Yes. One of the other things I've discovered is that you don't necessarily need to consciously know what your mission or purpose is. In some cases, I think it hurts to know too much too soon. A lot of people think they have to know what it is in order to be able to fulfill it. You don't need to know consciously, and as much as you need to know, you'll know.

There are all kinds of examples of people who knew at a young age or in their 20s, they were accurate, and there are stories of people who thought for sure this was what their life was going to be about and it wasn't. There are people who had no idea what their mission and purpose was until they were much older.

I believe there are some people who died, having completely



fulfilled it, but never consciously knew what it was. The conscious awareness isn't necessary, but it's still what's driving your life.

Chris Attwood: So wherever we are, it's okay to feel comfortable whether we know or not, or are in some state in between, right?

Bob Scheinfeld: Absolutely! We all have our judgments. We all have our beliefs—this stinks, this is good, I'd like more of this and less of that, or I'd like to change this or improve that—and most of it's nonsense and most of it comes from a distorted, limited perspective, but we all have that. I've had it, I still have it about some things now, although as a result of the new work we'll be talking about, most of that has gone by the wayside. That's part of life.

Chris Attwood: You've had an extraordinary adventure as you followed your passions. Tell us the story. You made millions, lost them, made them again—how did that happen and what did you learn, coming out of it?

Bob Scheinfeld: I had a pretty ordinary career, I would say, in my 20s and early 30s. As I was hitting my stride, both with "invisible world skills," tying back to the journey my grandfather started me on, and business-building skills, I always had a knack for certain things.

Once I hit my 30s, I had a lot of power going with the invisible world stuff he had started me on, and on what I would call "direct marketing skill." I got involved with a number of businesses that were not my own, and helped them to grow dramatically and quickly. As a result of that, I was rewarded quite well and I also did very well with a number of investments.

I took some of the wealth I had developed through those entrepreneurial projects and was able to parlay it in the stock market and some other things. I was really riding high when I hit 31, 32. That's, as you referred to, when Murphy came to visit.

Chris Attwood: You said that as you were building up to this, you had developed some power and skill in the invisible world. I'm



not sure that everyone will understand what that means. Can you give some examples of what it means to have skill or power in this area of the invisible world?

Bob Scheinfeld: When my grandfather started teaching me about the invisible world and the invisible power source and how he had tapped it, it essentially came down to the fact that no matter what result you want to produce, no matter what answer you need, no matter what help you may want to do what you need to do, there is an answer somewhere.

I don't want to spend too much time on this because it's not where I am anymore, but essentially, it was a system for asking for help, for being able to tap this invisible power source for guidance, assistance, or bringing people into your life. I understand this sounds very similar to many common self-help things, except it's not, when you really dive into it.

Chris Attwood: So you had developed the skill for being able to ask for what you needed and it showed up?

Bob Scheinfeld: Yes, it's a twin skill. One is knowing how to ask for the help you want, not of other people, but by tapping into this invisible source of power, and then being able to receive it. Interestingly enough, being able to notice it and receive the help back is much trickier than asking for it because it generally doesn't come in the way you'd expect it.

I think with most people who have had amazing things happen—it's almost always come in very unexpected ways. That's the way it works in the universe, in my opinion. I had gotten very good at applying the system I had developed to get help on whatever I was working on.

If somebody came to me and said they wanted me to help them start or build a business—and usually, my role was developing a marketing machine that would drive customers, sales and the whole deal—they never knew I was tapping into the invisible world to get help with my part of it, but I was.

So every aspect of what I had to do, no matter what it was—if it was writing a sales letter, building a website, solving a



problem—I would use this system to ask for help, I'd get the help I needed, and I soared in whatever I was doing. It was amazing.

Chris Attwood: Here you were, riding high in your early 30s, made a ton of money and then what happened?

Bob Scheinfeld: My father used to call me “Lucky Pierre” because I just seemed to have this magic, Midas touch. I piled up a lot of money from having done that. Then I left the corporate world, and at this point, I had perfected my invisible world system enough, and I was on fire about it, so I wanted to teach other people.

I left the corporate world after three and a half years. One of the things I discovered along the way was that I'd also had this gigantic passion for personal growth, expanding myself and teaching and helping other people, but I had said, “Not this life. I seem to be doing business in other stuff,” and I put that on the wayside.

When I left the corporate arena, I actually bought a Tony Robbins franchise and spent three and a half years building that up and teaching Tony's work, where I was a facilitator of his seminars and my own. There were also multimedia seminars where it was part him on a gigantic screen on video and part us as live facilitators. I spend three and a half years doing that before I launched my own body of work and started sharing my own methodologies.

That was a great experience too, and it also gave me an opportunity to fine tune my marketing skills. Then, at age 32, I hit this wall, where it was like somebody had flipped a switch and Lucky Pierre turned into Murphy. I could do nothing right. Everything I tried to do failed, got messed up, got complicated and stressful.

I was hemorrhaging money for years until millions of dollars disappeared and I ended up \$153,000 in debt. No matter what I tried to do, I could not right the ship that was sinking. Ultimately, in a major deal for me, I had to humble myself and ask my father to co-sign on a loan at a bank to get that \$153,000. Most of that debt was on credit cards.



[I needed that] to help me stabilize the ship because I couldn't seem to stop it from sinking. It didn't make any sense to me because I'd been riding so high, and I thought I'd figured out enough of what my grandfather had left as a mystery. I knew what I was doing and I knew how to tap this power source. It was like, "So what the heck is this?"

I didn't all of a sudden have all this success and then get stupid, careless and not follow what I had learned and had become masterful at, which some people do. They get really successful and then get sloppy, but I hadn't done that and it was like, "What is going on here?"

I got desperate and thought, "Obviously, there are puzzle pieces here that I don't have." There's something I thought I understood, I thought I had the complete picture, and obviously I don't.

Chris Attwood: What do you mean by puzzle pieces?

Bob Scheinfeld: There are a lot of people at various points on my journey who have come to me—originally with *The Invisible Path to Success* work, with *The 11th Element*, and now with the *Busting Loose* work—and said, "This is really different stuff. This is not what you normally get on the street, so where did you get this stuff?"

The only way I've ever been able to answer the question is to compare it to putting together a jigsaw puzzle. When you put a jigsaw puzzle together, you dump all these pieces on the table, they don't look like much, you start assembling them and it still doesn't look like much. But after you assemble enough of them, you start to get an idea what the picture is.

You know what the picture is when you do a jigsaw puzzle, but suppose you didn't or somebody just dumped the pieces and didn't show you the final picture. It starts to get clear, and then you add the final pieces and all of a sudden, this picture pops into view.

On my journey, I got puzzle pieces from all over the place—



from my grandfather, books, individuals, in meditations or insights when I was in the shower or driving, or sitting in a movie or doing something else—and all of a sudden, these pieces assemble themselves and a picture pops into my view. Then I start refining it and working with it.

That's how it's always worked for me—puzzle here, puzzle there—and sometimes you don't even know you're getting pieces, but you are. Then they assemble themselves. That's how my life has always worked with all of these things, including the most recent breakthroughs.

Chris Attwood: So you figured there must have been some puzzle pieces missing. What did you do then?

Bob Scheinfeld: I still believed in the core value of the system, even though I knew I was missing something, so I used the system and said, "Look, there's obviously something I'm missing here, so please guide me to finding whatever these missing pieces are." Again, this is over-simplistic, but that's basically what I did.

I used the system and it just kept failing for a lot of the results I was trying to produce. Then I asked for the help to find out what I was missing, and I was led to more puzzle pieces. I thought to myself, "Okay, now I've got this and I'm not going to have issues anymore. Now I'm just going to soar for the rest of my life because I have the magic."

I then got involved, as you mentioned, with Blue Ocean Software. It was a small software company in Tampa, Florida. They had just done \$1.2 million in sales the year before and they had great "raw material," but they had no marketing machine, which together with the invisible world skills, was my gift to launch them.

In exchange for my contributions, I received a chunk of the company, and over the next four and a half years, we grew it from \$1 million a year in sales to \$44.5 million a year in sales with outrageous profitability. Then software giant Intuit, which most people have probably heard of from QuickBooks, Quicken and their tax programs—a billion-dollar company—bought us for \$177 million cash.



Chris Attwood: Wow—every entrepreneur’s dream.

Bob Scheinfeld: Yes. I did very well from that, as you might guess. I didn’t really get cocky, but I thought I had my act together. It wasn’t, “Boy, aren’t I great. I’m this genius,” or anything, but it was just, “I think I finally got the system.” It was the system that was important, it was not me.

So I was feeling pretty good at that point. After we sold the company, I stayed on for a little while, then I left, went on my own and took some time off. Then I decided that because of the demands of building Blue Ocean, sharing my own work—which at that point were *The Invisible Path to Success* and *The 11th Element*, both debriefs of what I had learned until that point on my journey—I was just going to start promoting and growing that full time and expand what I’ve been doing.

In the Blue Ocean years, I couldn’t travel around and speak, so everything I did was remote with home-study courses. I said, “I’m going to do some other things now.” I was pretty excited about that. Murphy did not come to visit me again, but the Midas touch had clearly disappeared. So many things I got involved with, projects related to my work in some ways, and in other ways, some parts thrived, some didn’t.

In some other projects I got involved with, I started hemorrhaging money again. I wasn’t in any danger like on my crash and burn that I described before, but at this point, I had a wife and two kids. We had a lifestyle that we really liked and there were “expensive” things that were part of our lifestyle that we really enjoyed.

When I crashed and burned before, it was just me. Then toward the end of it, my wife was part of it. I could handle that pain and she didn’t know any different, so she had some struggles but she could handle it. But now the kids would have to pay the price and she would have to pay the price.

So I said to myself: “I can’t do that again,” and I realized—



and I don't know why it was such a shock to me because you see it in the news all the time—that it doesn't matter how much money you pile up, you can always lose it and go into debt. You can screen way beyond zero and go into debt.

I thought, "It doesn't matter how much I've piled up this time," from Blue Ocean and other ventures that had been very successful on my second rise, if you will. Obviously, I thought I had my act together this time. I thought I had the whole picture, but clearly I don't because here we go again. I started to panic.

I thought this was going to repeat itself and all this money was going to disappear, I was going to end up in debt, having to sell my house, yank my kids out of private school and undo all this stuff we had done and that we were living and sell the dream house that I live in and love so much. I was really panicked about it.

Chris Attwood: So what you're saying—and for some people who haven't been through your experience, this may be a bit disconcerting—is that even having acquired, saved up and earned some millions of dollars, you still didn't have security?

Bob Scheinfeld: No, nobody ever has security.

Chris Attwood: Let's talk about that because there are a lot of people who think that if they just get enough money, then they'll be secure.

Bob Scheinfeld: That's a gigantic myth and we'll get into some of this later, as much as we have time for, but there are so many myths running about what I call the money game. That's one of them.

Chris Attwood: What is the money game?

Bob Scheinfeld: I'll finish the one thought that ties in first. If you study history and pay attention to the media, you see billionaires, hundred-millionaires, and other millionaires who lose everything they have. You see people thinking that their money was safe in the bank, but then there are bank failures



and the Depression in the United States in 1929.

There have been bank failures at other points in the world. Your money is not safe in the stock market, it's not safe in commodities—it's not safe anywhere. You could say, "Well, I'll put it under my mattress or in a safe in my house," well, it's not safe there either! It's a gigantic myth.

I have these two experiences of crash and burn—this is one of the things that started to incubate within my consciousness—the fact that this whole thing you're taught about this money game was nonsense. All of the rules and regulations behind it were nonsense.

Not only did I have to assemble some additional puzzle pieces in terms of the invisible world power that my grandfather had talked about, but there was an opportunity to bust loose from that game and create a completely new game that really did work, when it was very clear that the money game, as we've been taught and as it's traditionally structured, doesn't work at all.

Chris Attwood: In a moment, I'd like you to talk about the money game. I had the opportunity to go through 13 hours of Bob's course on *Busting Loose from the Money Game*. It's absolutely one of the most remarkable programs that I've ever participated in. It's a view of life which is very different than almost anything else we see in the Western world.

For anyone who would like to check it out, go to:
www.HealthyWealthynWise.com/moneygame and you can read more about this. Bob, can you explain what you mean by the money game per se, and then we can get into busting loose from it.

Bob Scheinfeld: The money game has three words in it. The last word is "game" and the middle word is "money," so let's take a look at game first. Any game you play, whether it's a sport, a board game, chess, Monopoly—all games have certain things on common. They have rules, regulations and structure.

If you're going to play the game and it's going to work, all the



players have to follow the rules, the regulations and stay within the structure of the game. If they don't, they get kicked out, penalized, or whatever it is. Interestingly, the rules, regulations and structure, of all these games we play and we take for granted, are completely arbitrary.

If you look at them from an objective perspective, they're all somewhat crazy. If you look at baseball, for example, like somebody from another planet might—you take a piece of wood and whack this thing that's made of rubber and leather, and these other people have big chunks of leather on their hands and try to catch it, you run around and try and touch these cloth squares.

Players have to be in certain positions and if you touch all four of the cloth squares, you get something called a run. Do that to any sport, take it down to that level, look at the rules and they're all very arbitrary and actually crazy if you think about them.

But everybody who plays the game agrees to follow those rules and regulations. They never ask, "Where did they come from? Who thought of them? Do I really need to follow them?" In the course of professional and college sports, you absolutely have to follow them or you're going to get kicked out.

Chris Attwood: You can't play the game if you don't follow them.

Bob Scheinfeld: Right. That's where the money game is different because when we're growing up, we're taught that there's this money game and we're taught what the rules and regulations are. There really aren't any and we don't have time to go into that; we're going to give you a resource where you can get more detail on some of the rules, regulations and confusion there.

But some of the most common rules of the money game that we all just accept as real and that you have to live by them, they're etched in stone, just like the rules in sports—there's a limited supply of money that's available to you, so every time you spend, that limited supply decreases. You can lose the money. As I mentioned before, you can go beyond zero



into debt.

If you want to have more money, you somehow have to work harder or smarter, or deliver more value somewhere. You have to have a plan, save and invest wisely and build wealth over time so you can have a comfortable retirement. If you have a lot of it, you better protect it from attack because other people are going to try and take it from you.

You have to be prudent and responsible and save for a rainy day. The core of it is the first one, which is that there's a limited supply of money available to you, and somehow money is outside of you, and you have to do something to go outside of you and bring it back into your life so you can spend it and do stuff in your life.

Again, because you have a limited supply, every time you spend, you have less and somebody else has more. So many people are struggling, no matter how much they have, to play this game. There are a lot of other rules and regulations and there's a lot more confusion. When I said all this stuff, most people probably said, "That's true—there is a limited supply available to me."

And, "Yes, every time I spend, my limited supply does decrease. Yes, I can lose it. Yes, I should be prudent. I shouldn't spend thousands of dollars on 'frivolous' things. I should be smart about it, socking money away, saving for a rainy day." It all seems perfectly reasonable, but I'm here to tell you that it's all crap!

It's not true. It is just rules and regulations that were completely made up to play this thing called the money game. You do not have to follow those rules or regulations and you do not have to respect the structure of it. I'm not talking about doing anything illegal or opting out of the system or other kinds of crazy strategies that have come out over time to try and buck the status quo.

This gets into something else we have to talk about, but for now, the seed that I want to plant is: everything you thought was true about money and everything you thought was true about the money game, how you have to play it and how it



works is not true or real. It is an illusion.

You can choose to bust loose from that game and play a completely different game, where there is not a limited supply of money, your supply does not decrease when you spend, you cannot lose it, you cannot go into debt, you don't have to work harder or smarter, or deliver more value to have more.

I recognize that this may sound like wild and crazy stuff, but I want to tell you—it's something that's absolutely doable, very practical, and I have done it. It comes back to when I was telling the story of what happened to me. I realized it doesn't matter how many millions of dollars I piled up this time, I can lose it again.

It's not a question of learning how to master this unseen power source to be able to pile up more. Piling up more in your accounts is not the solution. It's tapping into a different source of abundance, if you will, that has no limit, does not run out, that you can tap into and have a steady flow of it. I know we have international listeners, I think what I'm about to say is common throughout the world, but if it's not, I'll explain it enough so it'll make sense.

Here's how I like to express it. In the United States, there is a concept on checking accounts called overdraft protection. It means that you tie some other source of money to your checking account. If you ever write a check and there isn't enough money in your account to cover the check, there is an automatic debit from this other account that's linked to your checking account, your check is always made good, and you never bounce a check.

I call this other source of abundance, just for a fun and sexy term, "cosmic overdraft protection." I discovered it was actually possible to do. I understand this may sound nuts to everybody listening. But as you know, Chris, it's very real, I'm living proof of it, I can document it and document the path to get there.

The way I learned you can actually create the game is to tie this cosmic overdraft protection—which is another source of



abundance, which you could say is in the invisible world and I think my grandfather knew this, although I don't know for sure because he never got there with me—to your checking account and get to the point in your life where you simply write checks for the things you truthfully want to do, with absolute certainty and confidence that the money is going to be there to take care of what you do.

No matter how crazy that may seem to you, just for a minute, think about what life would be like if you had a cosmic overdraft protection like that.

Chris Attwood: It would be pretty awesome.

Bob Scheinfeld: What would it be like in terms of what you might or might not do with what you do for a living right now? What might it do in terms of investments you're dealing with, worrying about retirement or things with your kids? What kinds of limitations, that you're currently experiencing, would go away in that kind of scenario?

I discovered that you can actually open up to that. That's how *Busting Loose from the Money Game* and the breakthrough I made started a couple years ago. The actual breakthrough came about a year ago. So now that's what I'm on fire about, is continuing to move more deeply on that journey and help other people do it.

Chris Attwood: So you have been telling us that there is a money game which all of us have been trained to play from the time we were young kids? Is that true for almost all of us?

Bob Scheinfeld: Absolutely.

Chris Attwood: We've been trained to play the game with the rules and regulations, some of us have gotten good at it and some of us have not been very successful at it. You're saying that this is a game we have a choice to step out of, unlike if we want to keep playing a sport, we can't step out of it.

We have a choice to step out of this game and go into a new situation that's not going to be a situation of suffering. We're not going to step out of the game and die. You're saying it's



possible to step out of the game and actually enjoy this cosmic overdraft protection?

Bob Scheinfeld: And prosper in the way that everybody would like to prosper. The other piece of the puzzle is you cannot win the money game according to the rules, regulations and structure that we're taught. Everyone has experienced this, but most people probably think, "If you just pile up enough," then what I'm about to say doesn't happen anymore.

I'm here to tell you, from having become extremely wealthy myself and being able, through my father, grandfather and other business associations with some of the wealthiest people in the world, that it never goes away. If you play the money game according to the standard rules, regulations and structure that you're taught growing up and that gets beaten into us to the point that we never question it, it always leads to some form of stress, pain, loss, dissatisfaction.

It doesn't matter how much you pile up. There's always some cost and some loss. You pile it up at the expense of your relationships or your health. You pile up a whole bunch of it and then find yourself in an extremely stressful situation, trying to hold onto it or manage it.

I'll give you an example. Don't take this 100% literally, because there are other pieces to the puzzle. I know a man who became a billionaire, and to manage the money, he has a staff of 60 people. He has to manage those people and it's extremely complex. A lot of people might say, "I would love to have that problem."

But this person is not a happy camper. You see this all over. There are people who look at the super-wealthy and think, "Those people have private jets, mansions, fancy lifestyles and they're happy and enjoying everything." Deep down, we all know that's not true, because we've seen enough stories of people who have hit those pinnacles, and have become drug addicts and such.

We know it's not true, but it's such a sexy dream that nobody wants to let go of it. So we all blind ourselves to the



fact that there isn't gold at the end of the rainbow when you play the money game. But there is gold at the end of the rainbow, and all the fantasies can come true, if you bust loose and start playing a new game with a different set of rules, which I discovered on this amazing journey that my grandfather started me on.

Chris Attwood: I know from your work that you refer to these two games as the "phase one game" and the "phase two game." Can you talk about that and the differences between them?

Bob Scheinfeld: Yes. I think probably most people, in one way, shape or form, have heard a saying that goes something like this: "We are spiritual beings having a physical experience." That means we are very powerful beings, much more powerful than we think or have been taught, and we've come into this physical experience sometimes to play or grow and learn.

The implication, which if you study the spiritual literature, is almost consistent across all spiritual and religious literature, is that who we really are is these amazingly powerful, wise, abundant beings who left that state, if you will, to come here. Part of that story, I agree with, and I call doing that "playing the human game," which is the superstructure that the money game is a subset of.

Before I go more in depth on this, I want to tell you that everything I say to you here, and everything I would say to you if you choose to find out more about this—none of it do you have to accept my word on. You will have the ability to prove it all to yourself, so this is not anything that has to be accepted on faith.

In the human game, we start out as these infinitely powerful, you could even say, godlike beings, who decided, just like somebody somewhere came up with the idea of baseball, football, golf, Monopoly and chess and everything else. Why and how they came up with it, I don't know. The story is probably there somewhere.

A bunch of infinite beings, if you will, decided that they wanted to create a game and play it. I call it the human game and it has two phases. Understand, when I tell you



what phase one is, it may sound crazy and wild. You may think to yourself, “Why would anybody want to play a game like that?” I want to remind you of our discussion before about how crazy basketball, baseball, football, soccer and chess would seem to somebody from another planet if they looked at them objectively.

Phase one of the human game is: convincing yourself that you are the exact opposite of who you really are. So if you start out being infinitely powerful, wise and abundant, phase one of the human game is convincing yourself that you're the exact opposite. It relates to exploring what happens when you limit unlimited power.

In phase one, we create this illusion, this alternate reality. I'm going to speak bluntly and be overly dramatic just for effect. I'm not being disrespectful to anyone. The goal is to convince these infinite beings that we're dumb, stupid, weak, powerless and poor. That's quite a task!

If you start out as an infinite being, you can snap your finger and create anything, which is who I believe we all really are, and you convince yourself that you've got no power, wisdom or abundance, and all the power is outside of you, as is the money, it's quite a challenge.

You could say, “Why would somebody come up with a game like that?” but to me, that's what happened. In phase one, we use all of our power, creativity, cleverness and trickiness to create this alternative reality that we call the three-dimensional world, the earth or the universe—whatever you want to call it—which is a complete illusion, convince ourselves it's real and that we're stupid, powerless and poor within it.

We play this game for a while, just like we play the money game for a while. Ultimately, you can imagine that if you're an infinite being and you convince yourself that you're the exact opposite of that, you're going to hit a point of massive pain and start to think, “Wait a minute. There's something that just doesn't make sense about this.

There's got to be something else going on here. I want to



find out what that something else is.” When that happens, it’s a signal that you’re getting ready to move into phase two of the human game, in which you reclaim all the power and wisdom that you hid in phase one. You remember who you are, expand back into the infiniteness that’s who you really are, but you still say here within the illusion.

You stay within this alternative world and reality that we created, but you can start to play the human game without any limits or restrictions at all, which means you can create any kind of scenario within the illusion, just like Hollywood movie makers can make any story or environment appear real. You can create any reality and play with it for the sheer pleasure without any limits or restrictions at all.

Chris Attwood: I think what you said is very interesting. It does make it clear—when you think about all the games that we, as humans, have created—they all have arbitrary rules and regulations that we created so we can have fun together. You’re saying that, as infinite beings, we have created such a game, but in much greater complexity and depth.

What you call phase one is almost a downward spiral (even though it probably isn’t really downward) from being infinite, down to complete, finite limitation—tininess, if you will—convincing ourselves that we are tiny, small and unworthy, having, in reality, been infinite. That’s the process of phase one.

Then you’re saying that phase two is recognizing there’s something that’s not right about that, opening up, expanding; and what I hear you saying is fully realizing the phase two creates the ability to have almost unlimited possibilities in our lives. Is that right?

Bob Scheinfeld: Absolutely. There’s a lot that’s taught in the typical self-help literature that suggests something which sounds very similar, except it doesn’t work. I have learned from personal experience, from doing it, teaching it, and trying it again when I was desperate, trying to stop my falls at various points.

Chris Attwood: How is what you teach different then?



Bob Scheinfeld: If you take a look at football, soccer or any of the games we're playing from an objective perspective, the rules, regulations and structures seem crazy. It's not just games; everybody has looked around at this world we live in—at the entire globe—at various things going on or that went on in history, and has said, "That makes absolutely no sense."

That is crazy. How could anybody ever do something like that? How could that be?" I did this all the time when I was in phase one. I would look around at stuff and say, "I just don't get how that could possibly be."

Chris Attwood: Do you mean like the woman picking up a car off of her child or something?

Bob Scheinfeld: Not that kind of stuff; stuff like Hitler. Also, I don't know if anyone is in this business, but one of my big pet peeves has been the cigarette industry, and all this stuff has come out about these people at board meetings, planning how to get young kids addicted to cigarettes so they can make more money. I used to look at that and think: how can a bunch of grown adults, who have kids, sit in a board meeting and make a decision like that? It makes absolutely no sense.

Or you look at some of the stuff with people, who were already struggling around the world, who got hit by tidal waves and the little that they had was wiped out. All over the place, if you really look at this "earth amusement park," it's insane! If you really look at it, it's crazy and makes as little sense and is as arbitrary and crazy as the games in the context that I talked about. It has to be because of what you're trying to do.

I believe, when this human game first started, it was because a bunch of infinite beings were saying, "I wonder if we could convince ourselves that we are the exact opposite of who we are," and it just started out as an experiment. Then it became so fun, go more and more complex like most of the games we play—not all, but most—over time, and mushroomed into this gigantically complex thing we call three-dimensional reality with all the sciences, where we try to dissect it and take it apart.



To me, that's what the whole deal is about. To me, the entire human game is created by and played in consciousness. None of it's real, it's all an illusion, just like when you're sitting in a movie theater and looking at the stuff on the screen. It looks real, feels real—convinces you it's real, even though you know it's not—and you get sucked into it.

Suppose you're in a movie theater, the movie starts playing, there are characters on the screen, an environment, and a bunch of stuff going on. The equivalent in my model is if you stepped out of your seat, walked through the screen, became one of the characters in the movie, and were absolutely convinced that you were that character, having forgotten who you were sitting in the seat.

You became convinced that everything in the environment within the movie was real. You then allowed it to play out, assuming that all of it was real. It's a game created by, and played in, consciousness. The interesting this is if you look at some of the breakthroughs coming out on quantum physics, most of which I don't understand, but enough of which I do, they're confirming this in their scientific research, that the whole thing is an illusion and it isn't real.

Chris Attwood: I'd love it if you would share what it's like for someone who's playing the phase two game. You've talked about the phase one game and how we've convinced ourselves that we're stupid, dumb, worthless and limited. When someone fully steps into the phase two game, what's that like?

Bob Scheinfeld: There is not a rule or a formula for what it looks like because we're all infinite beings with infinite potential, and just like we are on this planet in human form, we all have different interests. So there is no common rule or formula for what it looks like because we all want to play with different things.

You started out as an infinitely powerful, wise and abundant being who had the ability to have and be anything. You created this alternative universe which we call the three-dimensional world, and convinced yourself you were limited. In phase one, there's an aspect of your consciousness that is who you really are, and for lack of a better term, I call it



your “expanded self.” It’s the real you, the infinite being, who you really are.

This part’s job is to keep you away from your power, wisdom and abundance and convince you that you’re the exact opposite of who you are. When you move into phase two, this other aspect of yourself—there’s no separation here; it’s all one, gigantic, infinite being, but we have to talk about it as if it’s separate—completely shifts gears. Twenty-four hours, seven days a week, when it used to be about limiting you and keeping you away from the truth and your power, it becomes the exact opposite.

What happens in the beginning of your experience in phase two is that your expanded self takes you on what I call the “treasure hunt of the century” and leads you to where you have hidden your power, wisdom and abundance, and supports you in taking it back. As you take it back, you and your consciousness expand, and therefore, what becomes possible for you, from an effortless perspective, increases.

As you move more deeply into phase two, reclaim more and more of your power, wisdom and abundance or access to your cosmic overdraft account, literal things that you would call miracles become commonplace for you because you’re creating the whole thing out of your consciousness.

It’s like if somebody decides to make a movie, they create the entire environment. They create the special effects that make things appear real—they’re “gods” in the environment and can do anything they want with what’s going on in that movie.

The more deeply you move into phase two, the more power and ability you have to do that in what’s going on with you. What is that going to look like if you actually had more power? What is it going to look like if you actually tapped into this cosmic overdraft? It can look any way you want, because you’re an infinite being and you can create whatever you want.

This is a way-out example, but it’s real. I’ve experienced it, as well as clients of mine. You could look at your bank



account on a Tuesday afternoon and it could appear to have \$10,000 in it. You could look at your checking account on Wednesday morning and it could have \$110,000 in it with no apparent source of where the extra \$100,000 came from.

Or you could receive a check in the mail for \$1 million from somebody who said, "Hey, I benefited from something you did, and I wanted to thank you. Here, go on and help a bunch more people." It can be the most wild and crazy thing you can imagine because your consciousness is creating the entire illusion of what you're experiencing.

You have total control over all of it. Since the game is not about limiting you and convincing yourself you're stupid and poor anymore, it's about showing you how magnificent and amazing you are, you start to feel and act and be more magnificent and more infinite. The way people treat you changes.

The whole game changes as you do the phase two work, which is reclaiming your power, remembering who you are, seeing the truth of what's really going on, and expanding evermore, every day, into who you really are until you get to the point where you can create absolutely anything, no matter how "unrealistic" it may seem, for the sheer pleasure of playing with it.

Ultimately, this whole thing is about fun—it's a game. A lot of people would say, "A lot of stuff that has happened to me or is happening to me now sure isn't a lot of fun." I will tell you that, from the infinite being you really are, from that perspective, you're having a blast.

Again, I'll take you back to the metaphor of a movie. If you're watching a horror story and awful things are happening in the movie, the movie makers had a blast making it. The actual story had a lot of scary, "evil" things in it, but the movie makers had a blast making it.

Who you really are has had a blast the whole time you've been playing this human game, even though from your and my limited perspectives, we could have judged a lot of it as being awful, terrible, struggle, pain or hardship. The truth is,



the infinite being you are, is and has always been having a blast.

I know that's hard to believe, but it's another one of those things that will become very real to you if this is a journey you choose to take, you do the work and expand. You will see that all of this is true and you will experience all of these things for yourself. Again, there's no need to take my word on anything.

Chris Attwood: Can anybody make this shift to phase two? Is there a special requirement or anything?

Bob Scheinfeld: No, anybody can do it. It takes an enormous amount of commitment, persistence, stick-to-itiveness and such. If you can buy what I'm saying, that everything you think is real in the world around you, that you have thought is solid and real is not, and that all of it is morphable as a result of shifts in consciousness, then in order to show yourself it's true, in the phase two game, a lot of weird stuff has to happen that shakes you up, maybe scares you or makes you uncomfortable.

This is not a game for the meek or lighthearted. It takes an enormous amount of discipline, commitment and persistence, because your whole world and life is going to get turned on its ear in order to open you up to who you really are and allow you to tap the power that's available to you. It's not always easy.

[In 2006], I'll be 49, and I first discovered this whole phase two deal and started my journey of expansion two years ago. So for 47 years, I tried to make it all work from a phase one perspective and failed. That's 47 years, 24 hours a day, seven days a week, trying to make it work in a phase one world and realizing that it didn't.

In the phase two world, it doesn't take that long. If I spent 47 years convincing myself I was the opposite of who I am, I don't have to spend 47 years expanding again; the expansion is a much more accelerated deal. I've created literal miracles in my life in just two years. If it had to be 8, 10 or 15 years, I wouldn't care.



If you look at the treasure at the end of the rainbow in the phase two game, from my perspective (and this is a judgment), what could be more worth spending your time on? So to me, no matter how difficulty or crazy it gets, it's worth it and that's why I kept at it even when I felt like giving up, it was too much or I wasn't sure it was all real—it may have just been a crock. I just kept at it.

Ultimately, I moved into this space where I busted loose from the money game and so many other things that are totally wild, amazing things that I never would have imagined would be possible for me in this lifetime, are daily realities for me. It's the most amazing game I've ever seen. It's the most amazing creation.

Chris Attwood: Would you share one example with us?

Bob Scheinfeld: I could tell you all kinds of little stories and most of them would take longer, but the biggest, sexiest story I would explain is busting loose from the money game. I live in a situation right now where I do not watch the balances in my checking account, for my businesses or my personal life, I don't track the numbers.

I do whatever I want to do, write checks—which in the model of the phase two game is expressing appreciation, which you'll learn about if you decide to do this—with absolute trust and certainty that the money is going to be there for whatever I choose to do, create and experience, and it always is.

There are no bounced checks, no tracking the numbers, no worrying about my retirement, no anything, and I'm living with this cosmic overdraft protection, that I mentioned before, as being a total reality. You look at the ripple effect of that kind of dynamic in your life—it affects everything. All of a sudden, everything in your life becomes about what brings you joyfulness and fun, what floats your boat, what you're passionate about.

You follow that without money being an issue, and when you start having the ability to do that, your joyfulness,



peacefulness and fulfillment—and all the things we're after but can't get in phase one—become real and practical. Then they keep deepening and everything keeps getting better and better and better.

For me, it all opened up by the illusion of the money game cracking and dissolving and in the process of doing that, opening up to other aspects of what's possible. That, to me, was the gigantic breakthrough, and that is truthfully how I live every day.

It's not because I still have millions of dollars left from selling the software company, it's because I opened up to this infinite abundance that's who I really am, and have expanded my consciousness through a process that I can teach you, to open up to this infinite aspect of who we really are and to be able to live with it in a day-to-day world.

Chris Attwood: Bob, I could go on talking to you all night and part of me wishes we could, but we need to draw to a close now. At *Healthy Wealthy nWise*, we believe strongly in the power of intention to manifest outcome. What is your current, most important project, and what intention would you like all of us to hold for you?

Bob Scheinfeld: My passion right now is getting this work out to the world. I'm going to have a whole series of "Busting Loose" from different games. The Money Game was the first one. There's going to be Emotions Game, Relationship Game and Business Game and other things, but this is what I started with.

I don't know anybody at any level of "financial success" who does not have stress, challenges and problems related to playing the money game as it's taught. So much transformation can take place by busting loose from it that to me, that's my most important project and the greatest gift I can share is the pathway to doing that.

Chris Attwood: Great, thank you. We will hold the intention that the wisdom you shared tonight and that you are sharing does go out to everyone in the world. I don't know anyone who wouldn't welcome the opportunity to bust loose from the money



game, as well as busting loose from the others. What single idea would you like to leave us with?

Bob Scheinfeld: From my personal experience, I'm guessing that there are people who think I'm nuts or on drugs. They may think, "This guy sure seems serious and passionate about this. Maybe there is something here." Maybe you're thinking, "A little voice inside of me tells me he's speaking the truth," no matter how outlandish it is. Maybe your thoughts are somewhere in between.

Wherever you were on that continuum, as you go back to your life tomorrow, I would just ask you to look at everything around you, particularly anything related to money, numbers or the money game, and ask yourself some questions. "What if what he said is true? What if I really am an infinite being?

What if I really have access to an infinite supply of abundance and money, and by simply making some shifts and expansion in my consciousness, I could dramatically shift what I experience? What if I really am creating everything that's happening around me, out of my consciousness, and I have the ability to expand to the point where I can really create anything I want for pure pleasure?"

Let your imagination swim a little bit with what might be possible in your life if that were true. That's a good place to start. I also suggest you follow the link Chris mentioned earlier. There's a guided tour of *Busting Loose from the Money Game* available. If this is something that resonates with you, I suggest that you take the next step and perhaps participate in that experience and join me on this journey.

The other thing I would ask you to think about is: are you feeling something, even if there's some noise in your head, a feeling, a pull or a tug that says, "There might be some truth to this"? If you are, that is a sign that perhaps you're getting ready to jump into the phase two game. They call it the still, small voice.

See if there's a voice inside you that's resonating with what I've said and is thinking that there really might be some truth



to this. If you're hearing that voice or feeling a tug, you've got some pretty exciting things in store for you, whether you join me on this particular journey or not. That's a sign that you're waking up to the phase two aspect of the game, and that's where the amazing fun starts.

Chris Attwood: Fabulous, Bob, thank you so much. What an exciting possibility. That link for the guided tour of *Busting Loose from the Money Game* is:

www.HealthyWealthynWise.com/moneygame.

Having gone through the program, I will tell you that it's absolutely remarkable and amazing. It's something definitely worth your time to check out. Bob, thank you so much for being with us.

Bob Scheinfeld: Thank you for the opportunity.

Chris Attwood: Our next Passions Series call is on April 4th with Robert Kiyosaki, the author of *Rich Dad, Poor Dad*. We look forward to being with you then.