



The Trasinda Codices

Billionaire Patterns

Strategic DNA of successful billionaires, distilled directly over two nights from AJ Gentry's reflections of five decades of personal interaction for the definitive Level 5 leader.

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Executive Preface: The Trasinda Codices (Unvarnished)

This document is a rare distillation of high-level strategic intelligence, captured during an intensive two-night series of interviews with A.J. Gentry. These sessions were specifically designed to strip away the "corporate sterile" veneer of modern business, providing an open unvarnished look at the mechanics of billionaire-class success.

The Architecture of Integrity

The "Codices" were born from many decades spent in the company of men whose names are synonymous with systemic influence—men like Kirk Kerkorian, John Kluge, and Kerry Packer. In his dialogue, Gentry articulates a philosophy forged inside not just cloistered boardrooms, but also in the unwavering character of these associates.

This document offers a rare, unmediated insight into the minds and characters of the men who have fundamentally shaped the landscape of global capital. What follows is not a standard business summary, but a profound extraction of the worldview and business logic of the definitive market makers—men whose names are synonymous with systemic influence and ironclad integrity.

These were leaders who understood that a balance sheet or investment is worthless without a "Fortress" of character. Their influence was not merely a product of their capital, but of a strong specific Strategic DNA: a commitment to absolute integrity where a man's word and handshake was the definitive contract, and stewardship was a sacred mandate.

The sustained success of these powerful men was not a byproduct of market timing, but a direct result of an uncompromising internal architecture. Their results were inextricably linked to a mindset that viewed capital as a secondary tool to character; for these individuals, integrity was the primary "Fortress" that protected their enterprises.

By anchoring their decisions in a rigid set of moral values and principles—where a handshake carried the weight of a fully legal contract—they cultivated a level of trust that functioned as a massive entry barrier to competitors. This alignment of personal character and professional execution transformed their investment activities from mere asset accumulation into a form of "Market Making," proving that ultimate results are realized only when unwavering principles dictate the terms of every engagement.

This realization—that business strategy is merely an extension of personal architecture—became undeniable to Gentry, when observing how the character and integrity of these men spilled over into every facet of their existence. Their professional brilliance was not simply a siloed skill; it was a byproduct of character so consistent that it governed their lifestyles, their sporting pursuits, and the inner sanctum of their shared friendships with the same dedication they applied to a billion-dollar acquisition.

Some would certainly want to polish and market such information, but when asked Gentry replied, *"It's just a late-night conversation of business, do we now charge for discourse?"*

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Preface – The Interviews

This will be raw, unpolished and unrehearsed. I have approved the use of color to highlight key points, but what you get may ramble a bit and overlap as I often do in my course of thought especially in late evening over a glass of Château Paulet from 1893 and a well-chosen cigar.

Know up front that I sincerely want this information to change your life for the better. If it doesn't, the effort is of little value to you or me. However, I know it will have because of something consistently shared and pressed into me by the very men I'll talk about.

If you provide information, a product or service that improves someone's life and impacts their family in a positive manner they will always appreciate it and never forget that you did.

If you are reading this a large part of my personal goal regarding this information has been reached. It is not enough to simply put words and concepts to print, but it is vital that other people access that information and put it to practical use during their living.

We go to school, study hard and try to learn all we can. However, that is simply not enough. Today our children are finishing their formal education, often ill-prepared to face and overcome the demands of the living experience.

In my daily business activities, I was surrounded by accountants, attorneys, advisors, assistants and advertisers, but the most compelling and effective by far were my mentors.

That's right, mentors. I have always sought out the very best in sports, finance, science, philosophy and business. Having good mentors is critical for gaining useful knowledge.

To be a good student you must have a mentor.
To be a good mentor you must be an ongoing student.

For roughly five decades I watched, listened to and studied the patterns of thought and function provided by the successful people, often very wealthy, that chose to mentor me.

The quality of the living experience depends on the patterns of your thoughts. Young adults should never strike out in life with a mind filled with misconceptions or randomly developed concepts and beliefs. This breeds the abhorrent social and cultural ignorance that often fosters hatred or hypersensitivity to the beliefs, cultures and intentions of others.

The evolution of human society begins with the refinement of our thought and decision patterns and the accurately based unbiased education of future generations of children.

This starts with you and me. Once you learn to refine your patterns you are better able to pass these thought patterns down properly to succeeding generations of young people.

Formal education does not guarantee unbiased education. Be aware that concepts given by those embracing corrupt beliefs are clearly a form of highly biased immoral teaching.

One would think that highly successful businesspeople, especially the wealthy and billionaires, would spend all their time thinking about income, but truth be known they spend a fair amount of focus on the concepts and patterns you will find in this information not on money and stocks.

They are rigid in their expectation of quality character, integrity and high morals and principles. There must be a high standard of trust and reliance on those handling millions of dollars a day.

If you observe the public, you will find they are not inclined to be especially punctual, don't keep promises without fail and maintain a somewhat apathetic view of interaction with people in general as well as regulations and rules. Successful businesspeople I've been around are exactly the opposite. They demand punctuality and strict adherence to promises, expectations and rules.

The average person lives for self. They live on their schedule and seek out comfort and pleasure. Successful billionaires have a life but accomplish more by being cordially attentive to others.

They don't assume you'll drop everything just for them, they usually ask if you have a moment to talk when they call and they highly value their privacy and the privacy of those close to them.

Although they often give away substantial amounts to charity and make investments for family members they very seldom if ever give or loan money to friends. There are three reasons for that.

First, to be fair if they give to one, they should give to everyone that asks and that is simply not feasible. Secondly, like a boat with a hole in its bottom leaking water they know that whatever issue has caused the person to be lacking has not been addressed and soon the handout will also be gone, and the person will likely be back requesting more. Finally, there is no easier way to lose a good friendship than to have bad money come between them and a friend.

The poor-quality person struggling with life and money has no idea they are cutting holes in the bottom of their own boat and sinking, slowly drowning in vapid ideals and living patterns. They are happy to get up each day and resume repetitive patterns of self-destruction. Some even video their efforts for others to observe. They'd rather be cruising aimlessly through life wasting time.

Poor quality people are highly resistant to change and usually expect others and the world around to adapt to their desires and demands. However, *money flows to the point of least resistance* and that is the person willing to change, to improve personal living patterns, morals and convictions.

If you are struggling or failing, you will not succeed by thinking you don't need to change.

You will not attain lofty aspirations believing or demanding that others must give in to you.

Personal desires are fine but devoting attention solely to things like body art, trendy designer clothing and partying with friends is simply not a pathway to success in life or business.

YOU become exactly like those you spend most of your time around. Take a close look!

The concepts herein evolved from my many years of interaction with highly successful people and the specific effective patterns they used in influencing positive results in business and life. My goal is to make life better for you and your family. I challenge you to create a better life.

My Mentors

I have always felt like a Forrest Gump type of person. One who stumbles into the most unlikely situations and people that most never get a chance experience and meet. And so it was with the people that took me under their wing and nurtured a true understanding of how business and the world functions without bias, false narratives or surreptitious intentions.

It would only be fair to give you a foundation on who mentored me and how it came to be because the very information I'm touting to you came directly from them. One thing I noticed over time was that these men had similar beginnings and personality patterns. Most were poor, so broke that they came from virtually nothing to achieve great accomplishments and in some cases produce billions of dollars in fortune several times over.

Here's how it evolved for me.

The Grandfather

When I was a child travel was different than today. A trip of an hour or two was a big deal since there were no interstate highways and cars were not as comfortable. My parents would pack me up and drive to my great-uncle's house in Richmond, Virginia where we'd spend the week.

My experience was usually just riding my tricycle up and down the driveway or sitting in their living room staring out the front window and eating those little square satin gold peanut butter center candies they kept in a dish on the lamp table.

My trip in 1962 when I was six took a different turn though. My great-uncle and aunt both worked at the Phillip Morris plant on different shifts. That Monday morning as I stared out the window a large black car pulled into the driveway and a balding elderly man with glasses got out and came in the house. After some small talk in the kitchen, he went into the living room and said hello to me then plopped down into one of the large puffy lounge chairs to read the morning newspaper.

After an hour or so he once again engaged me. Calling me over he started a conversation, asking me about how I was, what I enjoyed and basic small talk. I never knew either of my grandfathers and this man looked like what I envisioned a grandfather would be with his softspoken manner and direct way of talking to a six-year-old.

Soon the conversation took on more question-and-answer explanations of how to live life and be successful. More of how to become the astronaut, fireman or President of the United States instead of just wishing or dreaming that I could.

And that is how the entire week went. After the morning newspaper we would sit and explore the wonders of how to be what you wanted most to be. Hours of knowledge provided in a simplistic easy-going friendly manner by this gentle smiling surrogate grandfather.

Later in the afternoon when my great-uncle returned home from work, they would spend hours at the kitchen table in the kind of conversation long-time friends enjoy. I found out much later that they had attended school together in southwest Virginia as young children.

It was about a decade later when I happened to read a book and turned it over to the picture plate on the back that I shockingly found out that my kind grandfatherly mentor was Napoleon Hill the author of "Think and Grow Rich".

My uncle had been a Drill Instructor at Fort Bragg; North Carolina and he wanted me to join the Army as a career. So just before I graduated high school, he scooped me up and took me to Fort Bragg to introduce me to people and get some exposure to the Army environment.

The main person I met that day was then Major General Robert Kingston.

Gen. Kingston was in command of the US Army John F. Kennedy Center for Military Assistance and the U.S. Army Institute for Military Assistance, and he and I seemed to hit it off right away. His birthday was only one day off from my father's, and he did indeed seem inclined to take on a kind of surrogate father watchfulness for me. However, I didn't enlist in the Army.

I would work with Gen. Kingston many years later, so we'll get back to his influence.

Giants of Success

The next year right after high school, like most young people, I wanted to have a good time so quite often I went to the beach to surf. Now, Virginia beaches didn't offer the best waves at all so I would jump in my car and head for Florida. I didn't even think about flying, I would just jump in my car and take off on what would generally be a weeklong trip.

I often went to Boca Raton or Cocoa Beach for several days of sun and waves and it was on one of my trips back when my next encounter occurred. After a long period of driving, I was hungry, so I diverted off the highway over to Riviera Beach. Lots of people I knew in Florida had talked it up, so I was curious to see what it had to offer.

By sheer chance I chose to stop at the Colonnades Hotel and went into the coffee shop to get a sandwich. The shop was almost empty save for one man sitting at a table over in the corner. What caught my eye though was that he had a telephone sitting at his table that would ring, or he would use every now and then.

After ordering food I wandered over to say hello and inquire about the telephone. "This is my work desk" he replied. The man turned out to be John D. MacArthur owner of Bankers Life & Casualty insurance, a big landowner in the area and the man who built the Colonnades Hotel.

We talked for a few minutes, and I retreated from his somewhat abrasive persona to my table to eat. Although I did briefly work in one of his companies, I never saw Mr. MacArthur again and he eventually had a stroke at that hotel and passed away a little more than a year later.

I had almost finished my meal when the door swung open and a dark figure of a man walked in. He looked like a cross between a riverboat gambler and an undertaker with his pencil-thin mustache and slicked back hair.

He went directly over to John MacArthur, and they sat in rapt conversation for a while. When he finished, he swung around and zeroed in on me like I was on his radar. It wasn't such a strange thing since I was the only other person in the coffee shop at that time. He walked right over and introduced himself and asked if he could join me. "I hate to eat by myself" he proclaimed as he pulled out a chair.

I was stuck. Sitting between my new friend and the piece of pie I had just ordered that had yet to arrive at the table. We talked as we ate and soon the conversation turned to why I was there and my travel. "Are you in a hurry to get back home?" he asked. "If not, why don't you stay around for a day or so and enjoy the beach while we keep each other company. I've got some business to discuss with John and he's not much for cordial conversation outside of business".

I wasn't in any hurry to leave the beautiful beaches of the area and so W. Clement Stone, and I sat there for several days on the back porch of the Colonnades smoking cigars and discussing the virtues of good character and success while watching the waves come in and the ships go by.

He mentioned writing a book with Napoleon Hill, "Success Through a Positive Mental Attitude" and I told him about my experience in 1962 at my great-uncle's house. Clement told me that life provides a pathway, a pattern and our job is to connect the dots.

It was as if my decision to stop at Riviera Beach and eat at the Colonnades coffee shop on that very day and time was indeed designed to connect the dots between both W. Clement Stone and Napoleon Hill almost fifteen years earlier and with work for John D. MacArthur years later.

Although from the Chicago area, W. Clement Stone and I would remain friends for many years.

The Gambler

It was December of 1980 when General Kingston reentered my life. He was still about five years from retirement and working closely together in MPRI, but he was friends with many people and his advice had helped me develop a background in business security during the past few years.

"I need you to do me a favor" he said that cold afternoon. "I have a friend whose business just experienced a tragedy, and I want you to go out there and offer any assistance possible." The tone of his voice convinced me not to object, so I simply asked for the particulars of the trip and the details of what to do once I arrived.

Once in Las Vegas and after I arrived at the location it became apparent how bad the situation was. The MGM Grand Hotel was a blackened melted mess; the fetidity of death still lurked in the hallways. Gen. Kingston's friend Kirk Kerkorian was far too concerned about the loss of life and the wellbeing of patrons that were injured to deal with me or anyone at that moment for any reason. I introduced myself; he cordially acknowledged me and then sent me to a hotel for days.

Once he was finally able to devote any time to conversation Kirk Kerkorian and I sat down and talked. Like most of the billionaire businessmen I've known they don't waste time in very much small talk. They are direct and to the point and Kirk was especially sparse with his attention and time when it didn't directly impact forward progress in business. He was careful to select the right people around him and delegated most of the daily operation functions without any further need for his involvement. I found him to have the most impeccable character I'd experienced.

Kirk and I had similar interests. I had been playing a lot of tennis at that time, an exercise he embraced, and my study of aviation history caught his attention since he had a long aviation background. However, the restoration of the MGM Grand and the legal issues that surrounded that tragedy took up his time in early 1981.

Seven months later he reopened the MGM Grand Hotel for its first full day of operation on my birthday, and we remained close friends for thirty-five years. I also became close with people like Burt Cohen and Al Benedict around MGM and learned an enormous amount about proper business interaction and how to develop high quality business operations.

Kirk Kerkorian would have the most profound impact on my character and business acumen.

Media Moguls

More than a decade later I still lived in Virginia and a close business associate of mine that I played golf with introduced me to John Kluge. John had owned and sold Metromedia and in 1987 he was Forbes "Richest Man in America". We played on the private courses he maintained on several of his massive horse farms and eventually John became a close friend and mentor.

John was a very kind mentoring type of person quick to share any advice he thought might help someone, especially if asked. One day while riding around with John on a golfcart he told me some "people" were coming by to look at some of the horses John owned and that we would be having lunch with them.

About an hour before noon some cars pulled into the stable area at Morven Farm and a group of people emerged. One man caught my eye. Tall and slightly balding all the activity seemed to revolve around him. He and John shook hands and wandered off to look at horses.

Later, after the tables had been set up and the catered lunch prepared, we all adjourned to sit and eat. I was seated across from John with an empty spot on my right at the end of a table. The man I'd noticed before lumbered over and with a "looks like this spot is free" sat down next to me.

Kerry Packer was a very dominant figure. Tall and broad he exuded confidence and a desire for only the most direct and succinct conversation. The billionaire Australian media mogul and John Kluge had far more in common than not. I sat there awkwardly eating, not sure whether to try to engage in conversation when there were moments of silence between John and Mr. Packer.

I knew little of racehorses, so I kept my mouth shut rather than opening it to prove the fact, but when Kerry Packer turned to me and asked about the subject, knowing he was Australian my reply was that I was far more knowledgeable of the sport of cricket than horse racing.

Kerry had a way of pausing whenever someone said something to him or vice versa. The silent pause made far more menacing by the icy cold stare of his blue eyes. It was as if he was trying to determine if you had just lied to him or if you really comprehended what he had just said.

And it was that stare that greeted my comment about liking cricket. “Really” he said. “What do you like of cricket?”. Now at this time I didn’t know who Kerry Packer was or about his personal involvement in the World Series of Cricket production, but I did know who Sir Donald Bradman was and I was versed in the career of Bradman the greatest cricketer and perhaps sportsman of all time. So, I began to discuss Bradman and Kerry Packer’s eyes widened and lit up.

We sat there for some time engrossed in discussion of Bradman with Packer telling me that he had met the man and his fondness for Bradman. The ice was broken, no shattered and Kerry Packer and I became likely as good a friend as Kerry would let into his sheltered world in such a short time. John was astonished and told me he never expected Packer to be so open during the afternoon. So, there I sat sandwiched between the media moguls in easy afternoon conversation.

John would connect several other dots for me later. One day during conversation on our golfcart I mentioned Kirk Kerkorian and John asked me what television shows I watched when I was growing up. Of course I was a child of Star Trek, The Beverly Hillbillies and All in the Family and John told me that he knew “just the person” that I would enjoy talking to.

Several weeks later, after John had made a telephone call or two, he gave me a number on a piece of paper with some time to call. My first call was unanswered, but on a later try a man answered and introduced himself. Jerry Perenchio, the billionaire partner of Norman Lear in Tandem Productions and I began a brief but enjoyable friendship where we talked about his production of The Beverly Hillbillies, purchasing Chartwell the mansion where the show was filmed, our love of collecting vintage wines and Kirk Kerkorian.

Jerry had been a friend of Kirk’s for many years, and he shared conversation of their many escapades here and abroad. More dots were beginning to connect. It is indeed a small world.

My life has been a collage of great leaders, sports champions and celebrities in various fields of endeavor and yes, billionaires, recently with Roy Carroll as we attended an outdoor concert here in North Carolina together. I’ve had the opportunity to stand face to face with some influential individuals over the past decades. This document will convey what I have experienced, as they have shared their patterns and thoughts, that I am now sincerely willing to share with you.

There is a reason why multi-millionaires and billionaires have resources that the average person does not. The primary resource is they think and reason differently and hold radically different decision patterns than the average person. The average person isn't aware of or exposed to these patterns of thought in a way that allows them to compare, learn and challenge their accepted patterns and that keeps most of them locked forever in a financially stagnant position in life. The average human being learns in three ways:

- From their parents and adults (teachers) in their life.
- From their peers and other people of influence.
- From their experiences in living.

In most cases few of those sources are guaranteed to expose you to the patterns of true wealth. Often, they are well-intended living patterns and decisions that produce limited average results.

The wealthy make a point to pass the patterns of thinking wealthy to their children. If you are never exposed to such patterns of thought, belief and acceptance you can't use them for results. The patterns of wealth generating thought are like hidden secrets to the average person.

When a child of a wealthy family does not learn the effective patterns of wealth they soon erode into a world of narcissism, childlike behavior, wasted life, indebtedness or severe addictions.

They are unable to function in an effective manner or support the family fortune. Generally, this will lead to emotional, mental and physical collapse unless there is intervention. They are driven by money and pleasure yet lack the intelligence of wealth control. They descend into acceptance.

You accept. The way you look, dress, groom yourself and act around people is acceptable to you. The job you have, your vices and the condition of your home and vehicle are acceptable to you. Oh, you might whine and complain about how uncomfortable you are and how much you wish your life would change, but you are what you accept at day's end. It's natural, we all do.

If you are not **actively** trying to change, **your situation and the pain are acceptable** to you.

What good is it to learn to think like the wealthy if you continue to act like you always have? Thinking differently spawns different ideas and fresh decisions that lead to different results.

Many of those who read these words will want the same thing. Something which is a focus of desire and attention that seems to absorb their very living process at any given moment. You likely also harbor this tremendous driving inner desire to alter, achieve or have something.

You want to change something in your life.

"Things" are all different based on the individual. You may want more money, to lose weight, to stop smoking, to stop drinking, to start eating, to find a great mate or perhaps simply to have the family and lifestyle of your dreams. Perhaps it's a wish to alter your entire life or recent lifestyle. A complete intense extreme makeover of the person you are now into a vision of a vibrant future.

Most people want money. They want to be rich. Because having lots of money or being rich equates to having more of what provides comfort and pleasure in living. However, being rich is only having money, a singular concept that doesn't consider happiness or stress-free living.

Rich is materialism and possession just for the sake of having. There are a lot of very rich yet extremely unhappy people in the world already. I don't want to help you evolve into one too. They own expensive cars and homes, shiny watches and jewelry and yet, most are not satisfied.

Wealth is more encompassing and takes in the financial, emotional and physical wellbeing of the individual. When you are truly wealthy you have freedom in everything you do. You are released from emotional burdens such as past relationships and the worry over money and daily survival. It's not just semantics between words. I want to help you get results that create true satisfaction.

What Level Are You?

There are five primary levels of human endeavor, career and vocation. Most people live within the first three levels, their entire life. However, most industry and society are defined, influenced and controlled by the people who understand and choose to live within the upper two levels.

Regardless of your beliefs, intentions, goals, desires or dreams if you choose to live within the first three levels you usually will not and cannot be more than what is defined by those levels.

Level 1

Won't or can't work for any reason.

Not much needs to be said here. If you can't work, you are destined to live on random support programs and if you won't work you cannot reasonably expect any comfortable living results.

Level 2

Works just enough to get a paycheck.

This is the person that shows up late or seems to have an excuse to leave early on a regular basis. They put in time, without the desire for quality or to provide any extra effort, especially for free.

Level 3

Works very hard and diligently for the business.

This person is a true benefit to the business. They come in early and stay late and are driven to produce quality efforts and results. You truly care and give extra even if unpaid for those efforts. This can be a quality career position if you don't desire the responsibilities of your own business and you are with a company that treats you well and fairly.

Level 4

Works very hard and diligently in their own business.

This person has taken a different path in life and now works for a self-owned business. You are in control of your own future and must be more aware of your efforts and results. However, you work long hours for the value returned and may suffer from a lack of personal and family time.

Level 5

Works hard to establish effort and result leverage.

This is the person who understands that living better is living smarter. They may have started working on their own, but now they work in a business where they control their own future.

You know that it takes great effort to produce a business of quality, but once you have the people in place to leverage your efforts you can then step back with more free time and oversee the daily strategies as others produce far more results than you ever could have on your own.

Many people have level 4 and 5 desires, but level 3 or lower work patterns. It is entirely possible to be a level 3 worker and still upscale a large income and eventually with dedication you may be fortunate enough to evolve into a level 4 or 5 lifestyle.

Level 4 and 5 people hire level 3 and 2 people. Level 5 people want to be surrounded by level 3 people. Level 4 hires others but often will make every decision. Level 1 people get little if any result and level 2 people remain stuck or become level 1 due to poor values and work ethics.

Simply being aware of these levels is the first step.

Comprehension of the nature of the levels is the second step.

Harnessing the empowerment of new level attainment is the third step.

Very few people are even aware of these basic concepts. The sheer contrast between Level 1 people living on the street and even the most ineffective Level 2 person is often easy to see. But the employment difference between these Levels is not your focal concern. There is one primary desire that stands out. What about income, money and how do you get more of it?

Money is relative. As I mentioned before most people have no idea how much money would make them happy. They grab at random amounts of a million, ten million, a billion or more without ever really comprehending how that much money would influence their life and alter their very understanding of how much is enough.

Add up how much money it would take to eliminate any debt you currently have. It doesn't add up to millions, does it? Even if you give yourself a fat bank account in reserve it's hard to spend millions of dollars. And realize that having millions creates a new demand for responsibility.

In fact, I have seen someone try to spend a \$100 million dollar amount. They tried to find enough stuff to spend it on. Not just anything, but real possessions and properties. They quickly found it almost impossible to find anything they wanted enough to use up a tiny portion of that amount. Hefty purchases fueled by large sums of money generate massive tax and insurance liabilities. After a point money and the power to purchase more simply loses the power to influence.

Oh, you can buy expensive automobiles and jet aircraft, but they often just sit around unused. Unless it's an investment, why own it? Then there are maintenance costs and depreciation issues. Material possessions and vast amounts of money are not the true answer to happiness in life.

In fact, money isn't your issue. You already have money and it's probably in your pocket right now. You want a source of money. The source is the real focus not the by-product of the dollar bills. It's easier to grasp if you think of money as flowing like water through plumbing pipes.

Let's consider the water in your home as an example. Some people have running water in their home and others do not. Some have water on demand at their fingertips and others must struggle and work hard just to get it. The focus is usually on the water, but the important thing to consider is the source. The water like money is naturally there if you can only get to it.

A city water connection is like a dependable job with a large company. They will supply you with what you need, but you have little control over the decision to ration it to you in dry times or to even to cut you off. Like the income you get from an average job you must take what you get and pay the dues consistently each week to make sure it keeps coming in.

However, vast amounts of water are out there in the world if you can only tap into it. The person who carefully selects the right vocation and develops a career path is digging a well to income. Education and hard work are the digging, and the establishment of a career position or new business is the pump that extracts the money (water) from the environment.

The people who stumble through life living a random pattern cannot get to the water (money) of life. They are standing over a vast reservoir but have no idea how to get down to it shy of crude shovel and pick digging. They lack the living concept of digging a good well and inserting a pump that will provide them with a long-term source of water (money).

They spend most of their time going in circles scratching the ground with their bare hands and claiming how unfair the world and everyone else is to them. Living better is living smarter by learning how to tap into the hidden resources that are all around you.

Finding the all-important source where you can create a point to pump resources your way takes more planning and effort than standing around scratching at the surface, but the long-term rewards are greater.

The connection to money must be attainable. (Digging the well)
There must be a way of moving the money to you. (Installing the pump)
There must be a distribution channel process. (The pipes to your home)
There must be a reserve account (The hot water tank)

This is important! There is no limit to the number of wells you can dig and pumps you can install into the money flow of life. However, most people seem to automatically limit themselves to one paycheck or at best several paychecks in one household.

Don't believe me? Just ask around and you will see that most people have only one- or two income sources per family. They use as much water (money) as their city water connections (jobs) provide them. They are limited and held back.

Imagine if you had dozens of sources of income, all pumping money your way. Professionals and corporations do this each day. They service dozens or even hundreds of clients and have the income streams to prove it. So, what do you need to do in the quest to tap this vast reservoir of monetary potential that is out there hidden under the surface of human experience and society?

Identify your unique human knowledge and skill potential.

Everyone has it and the people who identify and use theirs are the same people who reap the enormous rewards of multiple income streams with access to the ocean of economic wealth.

Somewhere inside of you is that special skill, concept, idea or vision that will provide you with the way to dig and pump the money well. Every great product, service or business started as:

- thought, idea, concept, or vision
- intently accepted belief
- natural talent or skill

I often ask people if they had the ability to define their personal income for the year how much it would be. I get all sorts of answers, but there are always those who want millions each year.

There is one question on the tip of my tongue whenever I hear those high dollar responses.

What are you going to do, what are you willing to do, what are you going to provide back to society that makes you worth that dollar value?

The public and the business world **will provide you with the value you assign yourself** if you **have a perceived value** worth that in return to them.

Movie stars garner large sums of income because the public defines them as worth that value through box office draws and sales. Sports athletes also have high earning potential because they provide a highly skilled form of entertainment to millions of people. Each industry has a unique form of valuation for the return and benefit derived from entrepreneurs. Popularity equals depth.

How deeply you dig a well determines how much money (water) you can pump out in return.

What are you worth right now to the public? You may not think that you are worth much, but there may be a select niche group that would find great value in what you potentially offer.

The secret is to identify a value of knowledge or skill that you have to offer and then to link it up with the specific niche group that desires what you have. I cannot pull that specific knowledge or skill out of you. It is something you must do, but you are likely worth far more than you realize.

The potential has always been there inside of you, but it will take contemplation and reasoning to isolate and identify it. In fact, your brain holds dozens of sources of potential value that you have never even thought about. You've had no reason since you were busy living and going through

the daily routine. This same old daily routine is what has distracted your attention away from the need to create multiple income streams beyond your normal form of income.

If you bake a better cookie, know how to do something unique, or have a special skill your brain can help you turn that into a well pumping money back your way for as long as you live.

First, you must harness control over your own thoughts and ideas. Somewhere deep in recesses of your mind are the ideas and concepts. Learn to sit down in a quiet room and pull information out as you write it on paper. Write down everything no matter how trivial or confusing it may be.

The human brain doesn't always give information back to you in proper sequence. You need to take extensive notes and then put the notes together to make the ideas become cohesive.

[Dig deeply into special knowledge and skills which are the substance of value to other people.](#)

The thought of your personal value brings us back to the focus people have on getting money. Take out a one-dollar bill. Hold it in your hand and look at it. How much is this piece of cotton paper worth? It will always have some value if it represents economic trade and collectors exist, but the actual bill has little worth. It's fine quality paper and printing, but other than that the bill is valueless. It has a specific value because one has been formally assigned it.

People are often blinded by the compelling vision of monetary wealth and the quest for money.

[It is not the money you seek, but rather the value it represents.](#)

Billionaires don't limit their thoughts to just dollars and paychecks. They think in terms of value. They are thinking about stock value, property value and the value of a company's infrastructure or the intellectual property of the company that stimulates new potential products or services.

It doesn't matter if you get currency, a gift card or raw gold if you can convert that form of financial medium into a value that you can use. Money is not the issue. You are seeking value, and the quality and influence it creates toward satisfaction and fulfillment. Money just happens to be one of the main representative forms of value, quality and influence for most people.

When you work at your job or career it isn't the paycheck you want because that is nothing more than a piece of paper with numbers on it. It also is not the money that you can get when you cash the check at your local bank. What you really desire is the value associated with that paycheck.

When a company provides a home or automobile to a worker isn't that considered part of their compensation? It certainly keeps the employee from having to give away any of their personal money or value for those items. The car and home are not money they are value representations.

You would most likely go to work every day right now for absolutely NO paycheck at all if the business gave you everything you need to live such as a home, all the utilities, vehicles and food. The value you get from the income you earn satisfies the needs and desires of life and lifestyle.

If you choose one income stream from a paycheck, when that company or owner no longer has any need for your knowledge, services or efforts you become *valueless to them* and your source of value return stops, immediately and cold. You still have value, it's just that you are no longer getting any return from that company for it. Sometimes friendship is also linked to that value.

Realize that everything you do or say has value and impacts the world in some manner.

Let's look at an example. You arrive at a nice restaurant along with several other couples. One man tips the maître de \$10 for a seating preference. You tip the same maître de \$100. The value of your tip is perceived as higher and of more quality, so it holds more influence over the actions of the maître de. He seats you first and in a better location.

The money was nothing more than a representation of value and quality to the maître de and it held a certain amount of influence. The maître de might have taken a nice watch, diamond ring or other item as perceived value. A large tip tends to set you apart, no matter your true status.

The larger the tip, the more dynamic your scope of influence is perceived to be and becomes.

Currency was used because it was available and easy to use. No translation was required since currency is a widely accepted form of value transfer. So, what you are really looking for is:

- Value
- Quality
- Influence

Don't you also judge and measure your personal relationships through the same standards? How your mate influences your life, the quality they provide or take away determines how much you value having them in your life.

Money is not the only source of value, quality and influence.

Write down a list of the ten things you most want to have. Now look at the material things like a home, vehicles, trips and such. Do you have to pay for all those things or are there other value points in your life that can substitute for money? What qualities within you can be turned into a form of value? What are some situations where you might be able to substitute value forms?

Let's look at this example. Say you want a new television, and a friend owns or works at a store that has televisions. He can purchase that television at a discount. If you can identify some work or service, you can do it for him with that television as your pay and provide him with value.

You get the television, and he gets your work or service at a discount. Your lifestyle quality improves without spending a penny of real money by using your natural knowledge and skills.

The things you wrote down that mean the most to you don't just exist through the exchange of money. They, like money, are a representation of value, quality and influence. As you seek a larger home, better vehicle or better job the value, quality and influence represented increases.

Having these items leads to a perception of higher status and you interpret them as satisfaction. Basic human needs such as a well-suited mate, a productive career and freedom of wealth are the substance of fulfillment in the living process but be aware that life and lifestyle are not the same.

Lifestyle is the short-term value, quality and influence that creates satisfaction.

Life is the long-term value, quality and influence that creates fulfillment.

Unfortunately, human beings are naturally inclined to seek instant gratification over the better long-term goal. Most humans won't wait more than a few hours and certainly not much longer than a week for anything they truly desire if they can instantly satisfy the desire.

People are naturally inclined to seek out lifestyle value, quality and influence rather than life because of the immediate return of the desired result. Focus shifts almost exclusively to your desires of immediate comfort and pleasure and lifestyle value easily satisfies those desires.

Long-term goals are subjects that must be scheduled, or you simply don't have time to deal with them on your busy lifestyle supporting daily routine, but lifestyle value burns out very quickly.

Lifestyle is the fireworks; life is the entire day spent with your family including the fireworks.

Intent focus and progress on life goals creates long-term value, quality and influence.

Progress is achieving life goals that are positively directional and measurable in happiness.

When you focus on lifestyle values and ignore life values you dilute the quality and influence of your personal and social position even if it doesn't immediately appear as such. Life values grow stronger with time, and most lifestyle values deteriorate over time.

That is why people who focus on lifestyle are often instantly gratified and satisfied yet almost never fulfilled in the long-term. They live a constantly deteriorating lifestyle. And that pretty much brings us back to what we started with, the unique thoughts that guide the successful wealthy along their chosen path of life.

Here are **Twelve Living Concepts** that define the thoughts of truly successful wealthy people.

1 - Giving is living.

The more you give the better you live. People with resources and social positions genuinely want to help other people. There comes a point when sharing is what fulfills you as a person. Needy people constantly think about themselves because they have never reached the point of having all that they want. They are filled with desire for something else and that keeps them from reaching a point of balance and harmony. Once your needs have been met it is natural to share with others.

2 - Set strong realistic goals.

These specific written and image goals are visualized daily until they begin to become the reality that you accept and eventually the actuality that you experience.

3 - Wealth is not measured by material possessions or money.

True wealth is the quality of the person and your results not just possessions and other resources. The quality of your decisions defines your quality as a person and often your social position.

4 - Self-esteem and Self-control are essential.

If you do not believe in yourself, who will? You must recognize and comprehend what it is that motivates you to follow specific daily patterns. How you convey yourself is how others see you. It is imperative to willingly control life instead of accepting random patterns and avoid assigning responsibility or accountability to someone or something else for the events you allow to occur.

5 - Focus is the key to wealth.

Wealth is something that you must focus on and go after. People of great wealth are consistently seeking how to improve the quality of wealth in their life. They draw wealth and influence on themselves like a magnet. People that constantly want more focus on not having money or material possessions and remain stuck by cycling those negative thoughts year after year.

6 - Possess assets not liabilities.

When you purchase a new vehicle or almost any commercial commodity you have just thrown some of your money away. Average quality possessions become almost valueless over time as they age or wear out. Whenever possible own top-quality possessions that allow you to get your money back out. Imagine if you went through life and managed to keep 90% of your earnings because you didn't lose value in things that are depreciated.

Own it, enjoy it and sell it for return of purchase price or a profit if possible.

7 - Money is not the only medium of business and trade.

Many of the world's top businessmen and billionaires don't even talk in dollars like the public believes they do. They talk about implied value and principal percentages. What is the real goal? You want to grow, to improve and have more of what you desire. Many of the (good things) in lifestyle can be had without the ownership headaches and liabilities or very much of the money. Everything that has a value is negotiable. Most people focus on money because that is what they have been taught, literally trained to believe is the only medium for having what they want.

8 - Leverage is an absolute requirement.

This is the ability to effectively multiply effort, result or return. If you are not prepared to accept and initiate many methods of multiplying your efforts growth will be limited at best. Successful people are often the planners, the thinkers behind a vast network of social and financial leverage.

9 - Compounding is an absolute requirement.

This is the reinvestment of a major portion of your profits back into the assets that produced the profits. Needy people tend to spend most of their profits where wealthy people put more back into improving the source of their profits. This is why a job poorly supports any wealth growth. You are taking everything out and spending it all and have no ability to improve the source by folding back into your own growth pattern. Pay stays the same and doesn't grow exponentially.

10 - Self-belief and comprehensive decisions define who you are.

You must firmly believe in self and your ability to make well informed decisions from integrity. The true strength of the wealthy comes from belief in their ability to make unselfish decisions. They support their need for knowledge with a leveraged network of information and advice.

11 - Measure goals by results not time.

If you give yourself one week, one month or one year for a specific goal you will find a way to fill every minute of that time before the goal is attained because you will have accepted that you have that much time. Allow goals to evolve from the results of your efforts and adjust schedules.

12 - Spend based on need not wants

If you provide yourself with a specific budget, you will find a way to spend every penny and then some. Expense out based on real need and not just wants or desires or because you have it there available for the spending. Expense smaller daily purchases and plan for large purchases.

In Summary:

You should not focus on just money, but rather on the value that is measured by money. This value and the quality and influence that are also defined are what people seek instead of riches.

This value is all around but will only be apportioned out in equivalent amounts based on return. Within you are the seeds of knowledge and skill that define your value to other people and the community. If you accept a job or career path, you have ultimately defined a value for the hours of your life that you dedicate to that effort. How much are the hours of your precious life worth?

If you wish to increase the value of your living hours you must identify what value, you have to offer to the world that warrants such a return. You must tap deeply into that personal value and create multiple income streams that pump value, quality, influence and resources into your life.

Avoid the urge for immediate gratification of lifestyle until the well streams of life are in place and pumping strong. Then you may siphon off an abundant lifestyle that is as grand as you desire in that moment without damaging or draining the progress of your life resources.

The change you have been seeking has always been within you waiting for the time when you would stand up and take the first step on the secret path of life. It is nothing more than a decision that you have yet to make. It is thought that bounces around in your head looking for the reason to come forth and produce value, quality and influence from the human potential you are storing.

“You” are the foundation well stream of value that defines your eventual viability to anyone else. If what you think you are doesn’t match the way you are seen in the mirror of society, YOU must change not society. That change begins with an immediate and instantaneous decision of value.

You are value or you are nothing. How you learn to define that value, quality and influence will define the path of life that you must walk and the trials and rewards that will come your way.

The Golden Amount

This is likely the most important information about savings and investment (actual money) given to me by not only billionaires, but their family members that fully understood the concept and had been trained to never deviate from the pattern from an early age.

It wasn’t about a specific amount even though numbers were discussed, it was more about a point of self-sustained compounding. First, I was directed to abstain from any major spending on lifestyle such as an expensive vehicle, watch, trips or anything that I could fulfill in my lifestyle in an inexpensive manner. Saving the maximum amount of investment money was paramount.

Luxury in lifestyle had to wait, period. No questions, no deviation from the process at any time.

The first plateau was \$10,000. Think about those who struggle from day to day living paycheck to paycheck. Having \$10,000 in liquid investments would change their life, but the urge to spend that money would be almost overwhelming for those who desire money. That urge to spend is exactly why they fail to accumulate large amounts. As soon as they have a substantial amount in their hands, they start thinking about all the material possessions they can purchase and enjoy.

Based on your income and lifestyle expenses you will only be able to funnel a certain amount into your savings and investment. That amount will change and grow over time but will always be limited by what you can afford to put aside. For most \$10,000 is the turning point.

Once you reach \$10,000 with self-control to hold and conserve that investment you begin to develop a vision for six figures. Financial mental resilience develops and the investment pattern effort becomes your wellspring, the source of a quality future life and eventually lifestyle luxury.

That effort will guide you toward the Golden Amount. Six-figure thought identifies \$100,000 as the next plateau. Income is a byproduct of our skills and expenses we face are based on location, living requirements or need demands. That’s why we live the most frugal lifestyle possible when saving for investment. It’s the pathway and financial foundation for everything you’ll enjoy later.

Let's say you can put \$10,000 a year of your income into investment, an amount that's sizable for most people/families with a limited income. If you reach the \$100,000 plateau in investments returning 10% in interest or dividends annually (\$10,000) you have attained the Golden Amount.

No matter the amount you save each year, the Golden Amount is the point when your investment account(s) generate interest and/or dividends equal to or more than what you put in each year.

The Golden Amount, once attained, doubles your annual investment amount.

Once you reach this point, your investments grow exponentially. You don't need to do anything other than maintain that basic annual savings and investing level and compounding takes over the investment account(s) at an ever-growing rate as long as you reinvest the return.

The Golden Amount is the foundation of investment growth that takes you to the next level.

The Billionaire Code

This is probably as good a place as any to insert what I coined as The Billionaire Code.

You'll find a lot of this document deals with human understanding, reflection, attitude, beliefs and the concept that you create a [personal subjective reality](#) vs the [real-world objective actuality](#). This is because these issues play into the function of billionaires far more than anything else.

Every successful billionaire I have known had an internal filter that was locked onto this code. It is no BS, no delusion, no chance for personal feelings to cloud judgment and common sense.

Each one consciously and consistently re-centered their moral compass making sure that it was pointing toward integrity and that their self-created reality was aligned with real-world actuality.

I can't say how many times I've heard, "billionaires are kind because they're rich and happy." No, these people are kind and generous because they have *good values* and are *not self-centered*.

The Code defines and separates adherents from everyone, especially the self-absorbed wealthy. The wealthy, even billionaires that don't embrace this Code, are dreadful individuals or in jail.

Most of these billionaires could take a bank loan for millions of dollars on a handshake alone, no paperwork required. They would never consider not paying back correctly in full and on time. In their world [integrity](#) was key to every conversation, promise, agreement and business action.

[This is what truly sets them apart from the rest of the world](#). They aren't into road rage, protests, complaining in restaurants, cutting people in line, raging at airports or fighting with neighbors. They don't exude aggressive attitudes and threaten or insult people or those providing service.

Look around at people on the street. Do they, could they practice this degree of personal quality? They could, but they choose not to, and that's a critical factor in why they don't attain the same positive results. Their moral fortitude is weak, feelings hypersensitive and patience nonexistent.

I offer this information to everyone for free. How many people choose to return anything to me? Fifty percent, one percent or not even one? That is exactly why most fail, and these men prosper. Every billionaire I've known makes it a point to return and give far more for help than expected.

It's just who they are. That internal drive for character and integrity seems to be in their DNA.

I don't know where they get it from. All the billionaires I've known came from vastly different social levels and family backgrounds, but each one developed the mindset of unwavering honor.

And you must if you are to have any chance at attaining great success that lasts without the pain. Oh, you can make lots of money, but people won't totally respect you and some businesspeople will shy away from you, especially if they sense that your character or integrity is lacking.

Embrace the Billionaire Code. **People are successful because they avoid unsuccessful patterns.**

You are who you are because you choose to allow yourself to be.

Change and empowerment are instantaneous.

You are who you choose to be, instantly.

Look into the mirror of self.

Take a good long look at yourself. What you see is the value you have placed upon yourself and the value you are providing to the public that determines how much you are worth. Your home, vehicles, clothing, grooming, personality and everything that makes you who you are or represents you and your efforts define your personality and value to the public.

Take another look. What would you have been, who could you have been, if you had been able to better control the direction of your life? This is not a matter of evolving over a long-time span. The change is immediate. Revised thought and comprehension spawn very different decisions.

A **green** vehicle painted **red** becomes **red** immediately.

Different decisions yield different results. Different results provide a different path in life.

Clarity in Billionaire Thought

Think back to when you were a young child. Put yourself there for a moment in a time where you can still see the sights, smell the smells and hear the laughter and words of those you love. At that moment, did you have any idea that you would turn out to be what you are right now?

Did you have even the remotest thought that your life path would take the course it has so far? You probably saw your future much differently as a young child than how it really turned out.

You likely had high aspirations and saw great achievements. Why don't you get that life then? Three simple steps that have always been available to you and every other living human are the keys that unlock this process. The secret is in the combination of all three at the same time!

- Awareness
- Grasp
- Influence

Awareness must exist or you will never know. You are unaware, never told and the topic just never comes up. You simply don't notice. You must be aware of living dynamics, or you are just another person in the ocean of humanity randomly bobbing along in the waves of daily function. Not just able to stumble into one or two of the positive issues by accident during a chaotic and underproductive life, but aware of the entire compliment of powerful skills and concepts.

People let things happen randomly in the living process. Random chances are based on what is happening in their life at that moment. This random process rarely lines up with the other combinations and even if it does your awareness is limited to a few thoughts and concepts.

Grasp is the defining moment. You either Get It or Don't Get It and that is a gateway that opens possibility and potential in life. Being aware is like noticing a stop sign where you see the shape, colors, wording and post. Grasp is comprehension of the concept or thought behind those words. A stop sign means something and that meaning is vital and what you must learn to grasp.

Reasoning in your life is the same. You need to be aware of all the concepts, skills and dynamics and understand the nature of what they mean to you and do for you. Learn which skills are tools that help you exert self-control and influence your living process and life path.

Influence is the final combination that must be in place at the same time as the other skills. You must learn to influence others through applied self-control with their living dynamics. That will define who you are in their eyes and what you will be and have in life related to their interaction.

Few people ever know about or align these combinations in a way that unlocks the vast amount of living potential and power within each human being. They are the combination lock of living.

In a nutshell here it is. You must be aware of and understand what these living dynamics are, and you probably didn't until just now. You must train yourself to grasp or comprehend real meaning and the nature of the dynamic points. Finally, take this knowledge and influence your life in a way that creates the future desired. **It's not too late and you're not too old, poor or some excuse.**

You are who you decide to be, becomes a powerful statement when you know how to change.

In fact, you can become one of the happiest and most fulfilled people on this planet. You can be almost totally free of daily functional stress and live the lifestyle most people dream about. You can set your own hours for daily work and be free to take off at any time to any destination you desire. Thanks to the development of the internet and computers you can work from anywhere in the world at any time.

Living better is living smarter and the responsibility that knowing how brings.

This is a great gift, the gift of change, the ability to change the direction of someone's life path and to influence who they are, what they will become and how they will change the real world.

From the first moment that you grasp these concepts you will feel the need to help others to increase personal value, quality and influence. Sharing of self and helping others is a natural path for the enlightened and refined human being.

The fact that you are aware of and comprehend these life concepts gives you the empowerment to share your knowledge and skills for the betterment of others and society in general.

Why are we so focused on living skills? [Because billionaires use these skills every day as tools.](#)

So, I want to ask you, beg you, to study this paper and heed the knowledge and living skills in the concepts. You are standing at the threshold of a moment of clarity and change in your living direction, a moment when the pendulum of result will pause and swing in your direction with an amazing predictability. There are natural human issues that will come into play that you need to know about. These are the **key factors** of self-view, worldview and opinion of others.

[Humans do not like to be told they are wrong or that something is wrong with them.](#)

[Humans do not like to admit they are wrong or that something is wrong with them.](#)

[Humans judge themselves and others by referencing their own standards or values.](#)

You judge everything including this information from what you have stored within yourself as a reference from life experience and memories. You, naturally color pure raw meaning into an *interpretation* of how you see things and that shapes your feelings, motivations and decisions.

[How you see things and how you think about things influence the decisions you make.](#)

[The decisions you make determine the results you get. The results you get determine life quality.](#)

The Living Powers

First, you must come to terms with who you are. What it is that makes you who you are because beyond style, it is almost guaranteed these are not hot areas of concern in your daily thoughts.

In fact, I can read your mind.

Well, not actually, but I do know what your thoughts are on most of the time. You spend most of your time thinking about or being concerned about:

- Making more money.
- Solving a problem or finding a solution.
- Doing something that you enjoy.
- Getting ahead in life.

Am I right? Of course, you think about these things because they deal with the driving influences in the daily living process and perceived life direction. You need more, you need to fix or solve something, and you want to have fun and make progress in life as a person. Well, you can't.

At least you cannot if you follow a pattern that leads to the results that you don't need and desire. That pattern is defined by your living powers and the way you use them as living skills. If you are not even aware of these living powers, how can you ever expect anything more than random results from random (by chance) interaction with them? In doing so, life and the living process transforms into trial and error, random chance and guesses. Here are the symptoms:

- Your lifestyle is stressful and drains energy and money.
- You find yourself in the same boring routine pattern.
- You work all year for a few days of vacation time.
- You seem to miss out on all the good things.
- You always rush to meet daily demands.
- You just don't seem to get ahead.
- Your life is disappointing.

A life filled with strong awareness of the living powers has purpose and direction. You become adapting and flexible to the environment and the situations you find yourself in. You are keenly sharp to what is going on around you and able to concentrate your attention on the details of life.

Your emotions and feelings don't shock you or come pouring out onto the people around you. There is control and a self-realization of just how much influence you have over self and reality.

Basically, you start living a fuller, richer, more detailed lifestyle. People resist adding effort to their lifestyle, but you must accept the fact that the road to progress and success is lined with complexity and effort. Don't panic though because just like learning to drive a vehicle or operate a computer this complexity can be simply reasoned and applied. This is not living harder through added burden, but rather it is living smarter by reducing the chaos, redundancy and waste.

There are five primary areas that affect the living power of any human and even though you may learn how to have a lot of influence over them at times you will not be able to fully control them.

Awareness

You are aware or you are not. If you are not aware of something it does not concern or distract you from directing your attention to other matters. Becoming aware, finding out about, learning something or sensing is who you are as a living person. Everything you look at, or touch is a subject of your attention, focus and awareness. The human brain naturally deletes millions of pieces of useless stimuli so you can maintain clear focus. **These are critical keys.**

Awareness is reality to you as a living human being.

Subjective reality is your worldview based on your specific beliefs.

Objective actuality is what is happening in the world regardless of your feelings or beliefs.

Look around you right now. As your eyes sense the sights and your ears sense sounds, that is what your brain uses as it creates reality for you. You **color that with your feelings** to determine what you believe, which defines, right or wrong, how others see and respond to you.

What you perceive and sense is a reality to you even if not the true objective actuality.

- You are what you accept yourself to be even if you are wrong or delusional.
- Others see and respond to your accepted self-projection but also see actuality.

Awareness is input and output. When you become aware it is your introduction to new sensory or intuitive information coming in from the environment and self. Once you become aware of feelings you project that out to the sensory organs of others through viable information such as grooming, personality, attitude, conversation, decisions and actions.

How often do you think about pausing to rationalize the possibility of **self-delusion**?

To have almost anything in your lifestyle or life you must first become aware of it and begin to think about it. That first thought of interest is the initial spark of potential future actuality.

Everything you have today came from a thought and everything you will have in the future will also be the child of awareness, sensing and thought brought to life by decision and action.

Your beliefs are born out of awareness. Even the strongest and most dear beliefs meant nothing to you before awareness transformed them. In your world, they simply didn't even exist.

To experience true progress in living you must be aware of what progress and success in living means to you honestly and accurately. Most people have a vague image of what defines quality or success in life to them and that is usually more. More money, more power or influence based on the desires and needs of the individual at that moment in their life.

What you accept as reality is based on your view, experience, knowledge, feelings and beliefs.

What you accept as reality may not match at all with what others accept as personal reality.

What you accept as reality may not match the true facts in real world objective actuality.

What you do at this moment overshadows the past and determines future results.

Focus improving your living dynamics and on getting the results you need to enjoy a lifestyle of happiness and fulfillment rather than the random whatever life throws your way style.

Change

Your moment of awareness was the first stone thrown into the water of living that creates ripples of knowledge about where you are as a human and how you can better interact with others.

You are walking a specific path in life; you always have been. There have been many branches and hills along the way with distractions galore. However, here you are. If you are in a positive and strong time of your life congratulations and if you are in a despondent stressed downturn time of life don't despair because relief is simply a few thoughts away.

See, you have desired your way into where you are in right now. Thoughts and decisions, not **desires** or **feelings** shape the positive results determining what you become and have.

If you want a different result, you must create change. Sameness creates the same as a result.

Trying to correct people with poor daily living patterns is like arguing with a blind person about what something looks like. They cannot see the problem, and they won't accept your viewpoint.

New results are only possible if you create the change in yourself. You are in total control. **You cannot change other people. You can offer advice, but they must change themselves.**

Change in you defines a different person and image of how others will see you. Now you are not only fully aware for the first time of living dynamics, but you are also aware that the change that will yield different results must be in and come from you **without violating the laws of nature.**

You have the power to change as much as you want, immediately.
You are who you think you are, instantly.

There is no time delay. Once you become aware of change, that the change is fully controlled by you and occurs immediately, it empowers. Despondent sad people feel powerless because they *accept the belief* that they cannot create effective changes or assume that it takes a long time.

Personal change has always been in your possession and capabilities.

Realize that at this very moment you can make the decision to change almost every aspect of your life dramatically and start immediately. No other person on this planet can stop you from making that decision or initiating that living process. You completely control your life.

You, your lifestyle and life are a byproduct of your awareness, decisions and effective change.

You are who you decide to be. Didn't you make a career choice? Don't people make life altering decisions every day? Now you are aware that you must finally and firmly decide who and what you are going to become. Instant change is completely within your control. You decide when and how much, but the decision to stick with the effort must also be yours. You must make a choice.

Choice

You must make a choice. You are either going to stay right on the same path of life direction that you have always been, or you are going to be motivated to make some form of change.

Choice is that change. You can make different decisions. Your decisions, selections and choices have shaped the path of life that you currently walk. Make changes and you change that path. What do you have to change to go in the direction you really want to go in?

- The way you think.
- The way you act.
- The needs you ignore.
- The desires you give in to.

You are the sculptor of your own life with your decisions that determine results. You can look for someone to blame or some fault to be found, but ultimately it is you inside that shell and not someone else. Your decisions and actions, **not desires, labels or feelings** constitute your reality.

Awareness of the need for change demands choice, new decisions for different results.

When you become accepting of the world around you and self-esteem drops to a point where you no longer seek out new growth you are no longer focused on the potential of change in yourself.

Life becomes robotic and routine, and you willingly accept your place in life as what is intended for you. In many cases, people will assign a specific moment or accomplishment as the initiated moment of change such as New Year's Day, winning the lottery or graduation with a degree.

Awareness is always with you. Change is all around you and it is very often your choice that is behind the result you get, like it or not. Make a different choice. Sounds simple, doesn't it?

In fact, one of the most difficult things any human can do is make a different decision or choice. Oh, choice is fine if the selections fit the comfort and acceptance zones of that person, otherwise people avoid it, they deny it and try desperately not to acknowledge it, but ultimately, they will face the consequences if they do not. **Also, your choice does not have to align with others.**

It is your choice and only for you. You have the power of personal change. Those choices help to determine your life. Just because you have chosen one direction, all your life doesn't make it the most productive direction, and it doesn't mean you can't change and choose a different direction that leads to potentially better results. **Live your life, not the lives of others no matter how close.**

That choice walks hand in hand with change and the effect is just as immediate. Once you truly decide the results begin instantly. The concern with some people is that they want all the results immediately and some of those results take time to manifest or be realized.

People want instant gratification and all the treasure in life at once.

True choice can be felt at the very core of human existence. It is resolute and without doubt. Awareness exposes change as a required component of success. Choice is your intended course of reality that is the best path to the immediate result or goal you have established for yourself.

Focus

Reality is what you focus upon. It is as simple as that. If you are not aware of “it”, “it” doesn’t exist in your current acceptance of reality. Perhaps in the future, but right now at the immediate moment everything focused upon constitutes reality in your thoughts. The subject of whatever “it” is may be stored in your memory but has been filed away and does not conflict with what holds your attention and defines reality in the moment. However, subjective reality even if you hold emotionally dear to that reality is **not** objective actuality. Don’t accept it as such.

Reality exists primarily in your mind as the sights, sounds, smells and tastes that are sensory input to your brain. Your eyes move together in saccades or saccadic eye movements. They constantly scan the real world jumping in short movements to feed your brain with visions that can be utilized to sort out understanding labels from memory. These understanding labels are the images or events that you link to identification and meaning.

Once you focus on a dog your brain instantly searches through the millions of images and events you have stored away as source identification (understanding) and the development of grasp or comprehension (reasoning). This search is sped up as the brain files this information away for the matching process. In much the same way that we match fingerprints the brain looks for matching points of reference between what you are sensing and what you have stored away in memory.

Dog becomes generic and leads the brain to that area where the minute details of size, shape and breed are sorted and compared until you have a best match. A young child may have a basic dog match due to limited life experience and exposure to stored information on specific dogs where an adult may retrieve an identification label that is the exact match to the sensed breed of dog.

This all happens in the blink of an eye. Your eyes are moving, jumping around and constantly feeding your brain with the images that are matched to create your concept of reality. Focus also moves with the senses. Your focus is constantly on saccadic movement to keep up with all the input from the senses. And that focus is subject to all the distractions that bombard you.

Distraction doesn’t stop focus but rather dilutes effective focus. You still have sharp sensory input and focus, but those skills are now aimed at some worthless distraction that diverts the saccadic movements.

What you focus on is what is real to you. What you intently focus on becomes reality to you. It is what you believe is real and it is what your brain accepts as real even if it is not actuality.

What is your reality? You focus on a statement from someone; say they tell you that someone you care for has passed away. You will experience all the emotions and feelings as if the event were actual even if that person is still alive. Belief and acceptance are programmed into the brain and that is what the human brain accepts as reality until it is proven otherwise.

We don't naturally grasp actuality; we grasp a reality created by our beliefs and feelings.

Now you comprehend that you must be aware, you must change, and that change is a pattern of choice you must make. You must choose what you focus upon and therefore you personally select **your own reality which must be as close as possible to objective actuality.**

Focus is the source of what you accept as meaning and feeling. What you focus on, and the feelings derived constitute meaning and stimulate motivation and decision.

Successful businesspeople have acute recall regarding documents, metrics, concepts, contracts, promises and other business-related issues and don't appear as susceptible to distraction as the average person. They store away reality in a sterile form that is not easily corrupted by time.

Feeling

How you feel is what is real to you at any given moment of daily life. It empowers you or pulls you down into the depths of despair and decay. As you shift focus awareness triggers feelings of understanding and hopefully, but not always reason. One minute you are sad or despondent and the next you laugh uncontrollably. Many people, however, become fixated on life's negatives.

What you focus on and how you feel at any given moment is the reality to you. I repeat this again to impress upon you the importance of having a good grasp on the concept. What is going on is not your reality. It's what you think and feel is going on that is reality to you and that personal reality will not and cannot exactly match the accepted reality of another person.

What you focus on and how you feel is reality to you in the moment.

Your personal reality does not necessarily match the reality of other people.

Your personal reality is not necessarily a match for actuality.

Right now, at this very moment what you sense, what you are focused on and how you feel are what you accept as your reality and the domain of your focus and attention. This is real life to you, and it would be shocking for anyone to prove it otherwise. You would likely deny it.

However, what if someone did walk in right now and gave you some news that was radically different from what you believed and accepted as fact and reality? Would you be shocked?

Probably, and that shock could be measured in intensity by the gap between what you believe and the feelings you have for that belief and what has been proven and the feelings generated in you by that conflicting proof.

Finally, we can hone the skill potential of the living powers to a razor edge.

You must be aware of any process for it to exist. Once aware you must accept that change must occur and that the change must be in yourself. Change is a matter of choice, and choice is and

always has been yours to use at will. It's not that you didn't have it at your disposal, but rather you did not recognize it, used it randomly, aimed it at ineffective things or chose to ignore it.

Self-control and the command of choice by will allows you to direct focus intently and that focus will shape your accepted reality through the feelings generated within and the meanings you get from those feelings. The living powers can be harnessed and directed, concentrated to provide dramatic influence over your concept of what constitutes reality.

- Develop belief acuity, awareness of actuality.
- Accept the natural need for change within you.
- Make informed choices not based on feelings.
- Focus on what you base your reality upon.
- Examine your feelings for true meaning.

The living powers are the layers of who you are. They are the porosity of your human sponge and determine the substance of you as a human being. You can study them and use them as the powerful human skills of cultivation, or you can ignore them and allow them to flop randomly.

The Living Views

If you are sitting near a window right now look outside. What do you see? That view is your personal view of the outside world. If you turn around, you are looking at the inside world so that window defines your view of the outside and inside world of accepted reality.

As you look out you cannot see the outside world on the other side of the building, but rather you only see in one direction. Your view is either outside or inside and so it is with your view as a human. You see things as within your body and mind or outside in others or the environment.

Likewise, time to most people is linear in concept. You are moving forward into the future and moving away from the past and that which has happened. So, for our human compass you are facing forward with a feel for what is within you and a vision for the influences of others and the environment around you. Your daily function is forward motion toward the future and away from the past. You judge and measure your personal progress through function and result.

How you view the living process is the sum of what you have learned and experienced in life, the things your parents shared with you and the influences of daily living and peers. The order and reasoning of how you think was constructed the same way. You are a byproduct of everything that you have experienced. All the parts of life you have accepted come together like a big jigsaw puzzle compiled into you the person.

Your view, your belief in how to view the future and the process of living derives from this ever-changing human puzzle. The way you plan and execute your living decisions will be shaped by the picture of your human puzzle. If you are missing pieces or have pieces in an improper place your picture or view will not be accurate. There are three primary views people adopt.

Later

Many people are trained from early childhood to follow or mimic their parents as part of the learning process. They learn to walk, talk and function by mirroring the images they focus on and understand. They adopt mannerisms, patterns and beliefs from exposure to influential and predominant people in their life. Their culture, speech, decisions, actions, body art and such.

The first living view you might have that was passed down or learned is later. Basically, you perform functions now to reap the returns and rewards at some later time. People work for many years, an entire lifetime, so that they might retire at some later date and enjoy their due reward of success and happiness. Some make it and others do not and those that do make it often find that the end results don't match what they had envisioned or even desired.

This is what you get from the hard-working parent who goes through several (jobs) during his or her lifetime and stresses the importance of working hard and diligently. It is the mindset that the effort expended now will be returned as a reward later. Certainly, diligence often pays off in the quality of better results, but there is nothing in nature that defines any guarantee of effort now equating into rewards in the future. You will get results, but not necessarily the rewards.

Now

This is the concept of living in the moment and being acutely aware of every little detail that surrounds you in the environment to have better focus and command of the situation. You are not really thinking about the long-term future, and you are not putting anything off in hopes that times will be better or that you will reach any living milestone such as retirement.

This person has that "you can't take it with you" thought. They lead a more detailed and sensory rich life and divert resources to immediate lifestyle and living. Often these are the people who gravitate toward stable long-term careers where they have more immediate spendable income and more free time to pursue activities and interests. They live closer to the edge when it comes to their future financial security, but they also experience more of living and the real world.

When you live in the now you are often more healthy and fit because you are focused on the vitality of your human body every day. People who focus on the future get fat before they ever realize what is happening. Then they begin to view the future as a point in time when they will finally have lost excess weight and the future never seems to arrive. It is always out there just beyond the reach of effective action. In the now you get results, and you can shape them.

Inversion

You've probably heard the saying before. Don't put the cart before the horse. If you purchase the cart first and then are unable or unwilling to get a horse your cart will rot away unused. You have probably seen this before in real life. I have seen young couples who step into adulthood before the timing and circumstances are right. They usually bypass education and may leave education early and accept any immediate employment. They get married young and quickly and then start to have children right away. They are outwardly proud of their newfound independence.

There are certain things that they see as indicators of being an adult such as being on your own, working a job, getting married and having children. To quickly become independent, they are creating these situations in their life. Once in that situation or life position it should then signal that they are an adult.

It doesn't, in fact it usually only signals that they are now in an adult situation that they were ill-prepared for. Who they really are as a person and the quality of their human development is not reflected by the adult positions, they place themselves in, but rather by the way they choose to live, the decisions they make and the way they handle the pressures and issues of living.

These people are victims of inversion. They are doing the things they think signal progress after leapfrogging over critical developmental steps required to do these things accurately or safely.

People do this all the time in more innocent forms such as failing to read instructions before they start a project or taking a trip without looking at any directions. Partially in the process they find themselves having difficulty or being stuck and they must backtrack or delay progress.

Living well is harmonious and balanced. This balance is having a healthy vision of the now and the detail and richness of life and the potential of the latter when you have evolved into a more complete individual. With inversion you get results usually before you are ready for them.

The Living Components

What most people consider to be the living process can be broken down into three primary components or ingredients. Each must have balance for your life to flow smoothly.

Self

Life

Lifestyle

Living energy and good function starts at the top and overflows from one into the next as you go through your daily activities. You are born into self and are rooted there until you get old enough or have enough life experience to grasp the concepts of life. Lifestyle is the candy-coating shell we wrap around our life, and it constitutes the manner and trappings of the living process.

As you become more aware of self your focus should spill over onto the requirements of life and after those are satisfied your focus can then spill over to the comforts and fun of lifestyle. When you do not focus on or take care of self, life suffers. When you choose to ignore life reaching for the immediate pleasures and excitement of lifestyle, life again suffers.

The Thirty Threes

Let's take a quick look at the average human day. Most people need seven hours of sleep and at least one hour of physical exercise each day. That's eight hours total. The average workday is around eight hours, from 9am to 5pm. One day is twenty-four hours so humans have adopted a

day that is divided into thirty-three percent sections. One third of the day is exercise and sleep, one third of work hours and the remaining eight-hour section is yours to spend as you wish.

Basically, one third is self, one third is life and the leftover third is lifestyle. Everything goes smoothly until you start to borrow time from one section to support another.

Usually this is when you want to increase your lifestyle time.

You stay out late and cut into that vital sleep time of self or shortcut things at work and those responsible hours and take off early to get a head start on a fun weekend or event.

The imbalance begins to have an adverse effect on the results you get in life. Perhaps you have become something of a workaholic and your devotion of extra time to the life career is robbing you of lifestyle time with your family. Perhaps self-workout time is stealing from life work.

The main reason for imbalance in human life flow is because people live from their comfort zone and not from a set of established standards and values. Your comfort zone demands that lifestyle be first and foremost in thought to provide an abundance of pleasures and comforts of possession and the pursuit of fun and excitement.

People are much more interested in vehicles, cell phones, fashion and entertainment of their lifestyle than their weight and wellbeing or the career, legal and financial needs of life.

They focus almost exclusively on lifestyle. Observe what the get-rich people online focus on. Super cars, mansions, yachts, nightclubs, parties, jewelry and any other form of “look at me”.

Solid billionaire businessmen own expensive things, but don't flaunt anything that they possess. It's not at all how they define their self-worth. [True self-worth to them is character and integrity.](#)

[Most people don't follow the natural pattern: Self, Life, Lifestyle](#)

[They follow this pattern: Lifestyle, Self, Life](#)

This is fine once you have a life that is so well developed and stable financially that you can devote more time and resources to lifestyle, but not before. Your life must be in order, and you must be strong and healthy to have and maintain a fruitful lifestyle. Average people ignore this.

People who are health conscious and exercise regularly often devote more lifestyle time to that exercise in support of self and people in their own personal business often devote lifestyle time to their career efforts of life. There are ebbs and flow to the dynamics and balance of self, life and lifestyle.

Severe imbalances or radical changes in that balance are always met with severe backlashes from the wave of displacement. Steal too many hours from sleep and the human body slowly begins to deteriorate. Steal too many hours from your life and you find that ends don't meet, and each day is stressful and chaotic as you are bombarded by one challenge after another.

Most find comfort and efficiency in the three eight-hour sections of sleep, work and play. Others can function and thrive on more custom schedules, but there is always a sense of balance and effectiveness. You simply cannot ignore self, your body, the person you physically are and the real foundation for your life. If you become ill, life and your lifestyle will eventually turn to the concerns of self. Things will come to a halt, especially financially if you get sick enough.

Life has its own demands. There are certain parts of life that social interaction demands. One of the first is education. Life demands that you pursue an education and often equates career and social position with education level. However, you can substitute self-knowledge for schooling.

Vocation and career are another of the demands life will ask of you. In fact, in most cases formal education, vocation and career are interconnected. Life demands that you have your financial and insurance matters in order as well as a Will for final material distribution directives.

Lifestyle must wait, but it doesn't. People quickly pull it to the front of the line to satisfy a desire for comfort and pleasures. Then they ponder and wonder why life is in such a state. Business executives must be especially careful of the physical body of self when eating out so often.

Self

This human vehicle is all you have. Treat it well. It amazes me how badly we treat ourselves as a general society. We create things in the name of pleasure and entertainment that pollute or defile our body and mind. Maintenance of self should not be something you (must do), but rather it should be something you (just do) as a natural part of the living process.

If you must focus on a specific diet, you have not accepted a reasonable pattern as part of the natural daily living process and need to incorporate those better nutritional patterns into your natural personal habit patterns.

Self is the vital human machine that keeps you going. It is your body with muscles and bones that provide all physical potential and energy. It is your human computer brain that keeps everything functioning properly and it is your spirit that is the beliefs, drive, willpower, ambition and values defining who you are as a person.

Ignore self and suffer a quick and painful reminder of the need to never do that again. Sometimes changes occur so slowly that people do not notice as they slowly deteriorate. Other people will often see those radical stages of change if they have periods between face-to-face meetings.

Be aware of yourself and take good care of the only physical and mental vehicle you have for this journey through life.

Life

This is the core of who you are as a person. It is your education and life experience, thoughts, memories and feelings. This is the substance of all those decisions throughout your daily life

regarding school, college, vocation, career, finances, insurance, legal matters, continuing education, investments, retirement and even your mate and family.

Life is the friendships and relationships you develop and the path they provide for you. There are three critical areas of stability that must be addressed to have a good personal and social life.

- Career stability
- Financial stability
- Family stability

Career stability is usually determined by either education or vision. Those with education are doctors, attorneys and scientists. Those with the vision are corporate or innovative leaders and change themselves through life experience in their attempt to change the world around us.

Financial stability is usually determined by belief patterns and desire. If you have been taught or believe in saving and investing, you will. Those who have not been shown the way or don't know how to follow a specific financial pattern will not.

People who don't have money think about it all the time and those with money hardly think of it at all. People who don't have money believe it takes vast amounts to be truly happy.

In fact, once you have money and all your bills and the other needs of living have been paid you find little need for more money. Money is no longer a concern and becomes a non-issue. There is a certain point in being wealthy with money where you don't need or desire anymore.

People with money concerns right now might find that hard to believe, but it's true.

If you had \$100 in your pocket right now, would it bother you to give someone one dollar? Realize a billionaire could give \$10 million the same way. They don't need all that money.

Family stability is usually determined by the training and advice passed down from parents and other friends and family members. Your vision of family structure and activity is a sum of your background, life experience and beliefs. Each of these three areas is critical to your evolution as a person and productive human. You must address these needs fully before devoting any excess time and resources to lifestyle.

Lifestyle

This is the playground where most people hang out. It is the home, vehicles, cell phones, clubs, parties, sports, fun activities and even children. Yes, your children are part of your lifestyle as well as life. Your mate is an integral part of the establishment of life balance. Children though are decisions made within that parental relationship. They are family members in the life area and yet, lifestyle responsibilities. Their addition alters the lifestyle of an established relationship.

Children are lifestyle revisions. Don't believe me? Change some diapers late at night.

If you have children before your life is in order chaos is right around the financial corner. How many times have you seen that happen? It is self-first, then life and finally lifestyle.

The Living Conflicts

There are several areas of the living process that send people off track. Remember, we are looking at the concepts, thoughts and decisions that determine the results in your life and ultimately who and what you will be and have during your life. If you are aware of the human excellence concepts it is easy to avoid the pitfalls and enhance the effectiveness of your efforts.

Reverse Focus

Remember back to when you recently did something very important. Perhaps you had to get up in front of a crowd and speak, give a presentation or perform in front of a large crowd. Maybe it was a meeting with your boss or a prospective boss. Were there things that you wanted to make certain you did not do? Were you afraid of slipping, falling, forgetting the words, missing some cue or doing something that would mess everything up?

Did any of those things happen right at the wrong moment?

If they did you might have been a victim of reverse focus. This is when you focus on the very thing you don't want to have happen and draw that result toward yourself. Reverse focus people fixate their attention to the things that they don't want to have happen. They empower their fears and steer their attention away from progressive results that they should be focused upon.

They sit around the house worrying about what they don't have instead of thinking of ways to get ahead. When you focus on what you (don't have) your brain seeks out new ways (not) to have those things. The brain believes this is your purpose. When you focus on (not doing) any function your brain steers you directly to that very thing. People with reverse focus are steering themselves right into the very things they fear and dread the most.

Every billionaire I've ever known avoided reverse focus with a passion.

You may have absolutely no clue that you are doing this to yourself. Your reasoning seems fine. You are simply reminding yourself, warning yourself that those things exist and that you need to avoid them at all costs. Don't do them. Whatever you do don't mess up and make those mistakes. Just remember not to make those mistakes. Over and over these thoughts program your brain of the very things you should block out diverting thoughts from what you should be focusing on.

In a car accident people drive directly into a tree because once it is in their vision the driver's brain focus is captured, locked onto the tree instead of the thought of avoiding the threat.

Pretty soon you find yourself a victim of the very situations you were focused on avoiding. This happens many times in your daily life where you take little notice. You only notice the shocking moments when you fall off the stage face first in front of everyone. Learn to harness your focus and release the things you want to avoid. Become one with what is happening and keep your

intent focus on the result you desire the most. Then your brain will constantly and consistently be busy seeking out ways to make your dreams come true.

Reverse Thinking

One of the major reasons that confused thought can take root in humans is because we believe that our thinking process is always rational and acceptable. This acceptance has been growing since your birth, and it makes your every thought seem just fine. The concept that you might be harboring misguided views; concepts and thoughts have rarely ever occurred to you.

Ever put your hand over a hot flame? If you have you know how to move it quickly to another place and position. The sensation of heat makes you uncomfortable from the pain and the desire to be elsewhere is immediate and abrupt. Your brain has accepted that pain and discomfort make you want to move or change quickly. You avoid the source of pain or discomfort whenever it is possible. You move away from discomfort and move toward comfort and pleasure.

How happy are you with your life right now? Many of the people I ask reply that they wish they could change their current situation because they are so miserable or stuck not making progress. They go on and on about how frustrated and uncomfortable they are right now and want change.

If they are truly uncomfortable with their current situation, why aren't they **moving away** from the source of their bad life decisions and choice of lifestyle? Like the hot flame their bad results should be driving them into another and better pattern of decision and result, but they aren't.

They have reverse thinking. They believe they truly accept within their conscious thoughts and brain that they are miserable and uncomfortable with their current situation in life when in truth they are sitting comfortable and content in the reality of their own making. They make little if any effort to go in any direction, much less to escape the routine they claim to be trapped by.

[They are prisoners of the way they think candy-coating it with excuses to make it seem ok.](#)

What they are doing is relating back to you what they desire. You are not listening to their true feelings, but rather you are listening to them whining about their dreams and wants. That is the reason they are not moving away from the purported misery and discomfort. Their complaints are stories without substance. The real substance is where they choose to sit each day going about their daily routine patterns.

You are the person you choose to be. Look in the mirror. That is who you chose to be today. If you don't want to be that person tomorrow only you can decide to effectively alter the patterns.

You are free to alter those patterns as much as you want and the mental changes take place in an instant. Physical changes and other revisions might take some time, but consistent effort will get results on a consistent basis.

If you don't like where you are right now change the results, right now, immediately!

Sitting back down and doing little to nothing means you will be looking at that same person in the mirror tomorrow and the day after. Are you comfortable or uncomfortable where you are right now in life? Decide once and for all so you don't spend life grieving over wants.

Random Living

Many people on this planet accept random living patterns as their direction in life. They stumble and bumble and flop all about constantly stuck and needing help or confused with no idea which way is the right way to proceed. Their calamity is lacking direction in life.

- They are constantly starting over again.
- Their resources never have a chance to grow.
- Time spent on brief projects and ideas is wasted.

If you get up tomorrow and take on what life will throw at you without a well-planned set of strategic goals and the plans to achieve them, you are living a random life. You are dealing with (things) as they arise and probably spend more time pondering what just happened and why.

Random pattern people are always starting over. They never seem to get established in anything and even though they may have moments of excellence those moments come to an end usually abruptly and they find themselves starting over again having wasted all the time devoted to their last project or period of life. Their finances and other resources are constantly depleted or being used to fund the next thing that catches their attention.

Random pattern people don't have any real structure to what they do. They may work very hard and diligently, but for all their effort they are not really getting anywhere in life. This is because progress is outside of their life pattern, and they are constantly reaching for results on the level where random living people exist. The pattern keeps them enclosed and active yet sheltered from change and growth.

For example, two men work the very same career position. One man has specific goals and plans and intently keeps his focus on the big picture of what this career position means as he rides it to the next level of goal attainment. The other fellow lives within the pattern of the career position.

He is stuck inside the pattern following a routine day after day focused on what comes his way in challenges and situations. The fact that he lacks life direction keeps him going in circles within the pattern. A random life is one without specific planned deliberate direction. You are bouncing off the walls like a child's toy turning and constantly heading for another wall. How many times do you need to run into a wall before you finally grasp the frustration and futility of the pattern?

Some people will never get it. They simply don't realize that there is another way. They don't think about it. In fact, most have never thought about it. They just accept that life is the way it is.

Once you learn to escape a random pattern of life you have placed yourself ahead of most of the people that surround you every day. The more refined you become in human excellence skills the more rare and powerful you become compared to the masses in society.

True power is knowledge, but that knowledge must be useful in getting ahead and staying ahead in life. Now is your chance to step into that rare level inhabited by one percent of humans.

Reverse Living

Wait a minute there's still more ways to define yourself as being different from the masses of people that go through daily life in a random and accepting manner. Let's try something. Stand up and face an outside door of your choice. That is your future and behind you is your past. To each side are the distractions and diversions you might face as you go through life. If you walk in a forward direction, you can see all the opportunities in front of you and the pitfalls as they come at you. You are free to move along smoothly and go through the doorway of life.

Now turn around and face backwards. You are now looking back at past events and memories. Lots of people stop every day to look back and ponder what might have been or what was and why it had to happen. They ruminate over past jobs and career moves, broken relationships and lost love or a myriad of life situations. Now, take a step forward in life. If you are still looking back at the past, you must go backwards to move toward the future. Not especially effective.

This is reverse living, moving forward through life with your focus on past events or memories. You are facing backwards into the past and stumbling along in a forward direction in life. There is little chance you will easily see the pitfalls and opportunities that are coming your way before it is too late, and they have passed you by. However, you will be able to contemplate them and why you didn't get a chance to experience them as they move on into the past.

Try this little experiment. Ask someone to describe his or her life in a few short sentences. Just sum it up in two or three major points. Most of the time what you will get is a list of life events that occurred in the past and probably still deeply influence this person's life and daily thoughts.

You will see words like had, did, was and everything will be in past tense except for the current influences such as the fact that they have children. People tend to think in reverse by judging and measuring their current position and future potential by what has already happened. What has been will have little influence on what might be, especially if life patterns are altered.

As human beings we begin the journey of life at birth and travel along the road of life until we reach our destination. During that time, we perform functions, experience events and hopefully enjoy the trip and arrive at the exact destination desired on time.

What is the usual pattern for life explained and taught to us by our parents, teachers and other people of influence? For most of us it is going to school, getting a job, getting married, having and raising children and finally retirement.

1. Perform Functions – Go to school, get a job
2. Experience Events – Get married, have children
3. Determine Destination – Establish retirement

Formal education provides us with the skills to perform functions. Reading, writing and arithmetic are skills. These skills are not unlike the skills and functions you perform in an automobile such as turning on the heat, air, stereo, windshield wipers and filling the fuel or checking the oil. However, just going outside to your vehicle to perform functions is useless.

You have moved no closer to your destination, wherever it is, and are sitting in your driveway with the radio and lights on. Skills are tools not for determining life direction or progress.

Then we move to experiencing events. This equates to rest stops, gas stops and visits to sights that catch your eye along the trip, but remember if all you have done so far is sit in your vehicle and perform functions you haven't started out on the trip yet so the only events you will have to experience are random life events not moments of a structured journey.

Finally, we get around to a decision on destination, but what use is it to determine a choice of destination after you have wasted most of your life performing functions and living through random life events. The fact is using this pattern almost guarantees that you will get a late start in life, if you ever get started at all and that your result will be far less satisfying. Most of your time will be spent going around in delusional circles comfortably near home without ever starting any form of well-planned trip through life.

Now let's look at the same scenario, but with the pattern refined to fit the flow of human fundamentals of a fulfilling life as applied by successful and wealthy people.

1. Determine Exact Destination – Decide what you really want to achieve in life.
2. Develop Pathway – Establish an accurate structured method of achieving your goals.
3. Initiate & Carry Through – Focus on consistent effort and put yourself in goal position.

You must determine the exact desired destination. What you are and what do you wish to be. Little can be planned or started until you establish a clear result that signals true achievement.

You do not just take a vacation to Florida.

You must know exactly which city, hotel, street, parking lot, and room will determine that you have arrived at your destination. Without these details you have no definitive destination and no way to judge whether you have arrived or not. The same is true in life. You must have a clear image of exactly what success, satisfaction and fulfillment truly mean to you.

An interesting note on retirement and a common theme when discussing retirement with people under thirty is the statement:

“I'm still young yet, I have plenty of time to think about that”.

Not if you're going to retire early in life. Certainly, you have time if you have already mentally and emotionally accepted that your life will be average and that you will not be able to retire financially or otherwise until you reach the age of sixty-five to seventy or older.

The second step in this life pattern is to develop a pathway, a blueprint, a roadmap that will take you from where you are now to where you want to be. Without a clear sense of where you want to go and what you desire, supported by an accurate roadmap you will be still sitting in the driveway of life wasting time with random intentions and functions.

Finally, once you have a clear view of what you desire and where you want to go and have an accurate roadmap to get you there, simply go. *What you are and what do you wish to become.*

Live your life to the fullest and enjoy all the wonderful events to be experienced along the way. Start your life vehicle and steer it along the chosen roadmap path to your final desired destination of fulfillment. Pay attention to what is happening now, not years ago or years into the future.

A major influence on reverse living is shattered emotional relationships. There are two reasons why that broken relationship and lost love linger on your thoughts and won't let your mind go. You have unfinished business with this person. You have something that you still wish to say. The second reason is that your emotional mirror has been cracked or shattered. You are broken.

The Emotional Mirror

Imagine that you are staring at your image reflection in a wide full-length mirror. This is your emotional mirror. When you were born this mirror was perfectly clear and pristine.

Each time you suffer any emotional shock this mirror is damaged. It may be just a ding, or it may shatter your mirror in a starburst of tiny shards. Trace your life since childhood and reflect upon each shock you have experienced in your mirror. Many people find that their emotional mirror is a badly broken and shattered reflection of who they used to be.

Now they are an almost unrecognizable image amid the broken lines of pain and grief. In fact, some memories take shards with them and leave an empty hole.

Some people have a peaceful life, and others are battered by the trials and tribulations that their decisions bring. Sensitive people suffer even more as they hide behind their exposed mirror.

Focus on your mirror in your mind again. It is important to visualize this healing process as you gaze into your emotional mirror. Visualize the shattered point of some painful moment in your past. Now imagine that area of your mirror as it slowly becomes almost liquid and begins to flow and even out as most of the broken lines and shards (heal). Release the pain or emotion you have been holding onto as you see that area of your mirror slowly melts into a clear pool of repair.

The Letter of Unspoken Feelings

Sit down and take out some paper and a pen. I want you to confront a memory or relationship issue that still holds emotional pain and unfinished thoughts within you. Just sit there and give yourself five to ten minutes to remember everything about this relationship or situation.

Develop within yourself the intense feelings and things you want to say and thoughts you want to express to this person. Now take the pen and begin to write everything you have to say. Get it all out and be as detailed and intense as you need to be to empty yourself of the words and feelings you have been holding in all this time. Keep writing until you have said it all and there is little else coming out onto paper. Fold the paper and seal it into an envelope. You can place it in a safe place, or you might mail it to yourself as a way of further sealing the words inside. You're not giving it up you are safely storing it away.

You now have no further reason to hold those thoughts and feelings within. They are safely on paper and sealed within that envelope. Even if your memory fades over time your words will be fresh and safe within the Letter of Unspoken Feelings. You are free to let that memory be just a memory now and not a burden on your emotional shoulders. Do this for each situation or relationship that burdens your emotional balance and harmony. Soon you will find that you have stored all your pain and grief in envelopes, and you are free to emotionally enjoy life.

Burst Living

This runs hand in hand with random living except here there is planning and execution, but no solid long-term results. You go out looking to develop a career but make random employment in any job as a career move. You take a job and do well, but after a few years you either grow apart from the position, or it dissolves right out from under you for some reason. Even though you were successful for a short while, that progress and gains are lost when you must start over again.

This is living in bursts. You take a short rapid jump forward in life progress and then run out of steam or collapse entirely. Things just don't seem to be going your way, and you must keep looking for something new and starting over again. You are frustrated and that frustration helps to keep you depressed and stuck in a desperate attempt to make the next new thing succeed.

People who don't take the necessary steps to establish a good education, vocation and career path usually wind up working random job positions in positive bursts and negative collapses. This can be a very draining life pattern and somewhat stressful as you get older and it is not as easy to find new opportunities after the current burst fades to nothing. These bursts may be only a few weeks, months or last five to fifteen years, but the result is always the same. The person must start over and has very little to build upon and almost no resources in reserve.

Dual Living

Here's an interesting pattern. You have a public life and a personal life. You act, walk, talk and function differently in public than you do in private. The difference might be slight, but it is there. Some people are radically different in private than in public. They lead a private life that is nothing like the one the people around them envision. This dual living process is woefully seen in the lives of many serial killers. In public they seemed normal yet, privately they are deadly.

How much you indulge in your dual living characteristics has a lot to do with how far and how fast you will get through life. Dual living is living for two personalities. It drains your focus, time and ultimately holds you back as you try to support both patterns.

The living conflicts are patterns of random or misdirected focus, poor planning and sporadic effort. Learn to keep your focus on exactly what you have established as your life goals. Don't deviate from that focus and wave off distractions. Face forward in life so that you may see the opportunities coming your way before they pass you by.

Put the patterns and needs in proper order and don't try to put the cart before the horse. Many of these conflicts are reduced with a solid formal education, vocational choice and career path and the patience to put all the steps and patterns of life in the proper sequence when the timing is right and not when you simply desire to make it happen. You may want to get married or have children, but if you are not ready, the process of resolving the consequences might be a larger delay and irritation than having never taken that step in the first place.

Flux Living

You are moving, doing, functioning and achieving each day that you are alive. This movement and function are how you know you are alive. Function and the results you get are how you judge and measure success and achievement in life. You just know that when you are getting things done you are making progress. That is what your brain has stored away for progress.

Function is movement toward achievement of any planned goal. Daily life is progressing.

Well, it's not. You could get up each morning and walk around in circles all day in an empty room and call that function progress, but it would not constitute true advancement in the real sense of progress. You are a victim of accepting flux living as positive result.

Flux living is the mistaking of activity and functions for true advancement and progress.

You are in a state of flux. You are moving, but you aren't going anywhere. You get up and go to work and pick up the kids and cook the meals and mow the grass, but the pattern continues with little reward for the extra effort. Once again, you are not riding on the outside of the pattern with an eye for opportunity, but rather you are living inside the pattern going through a routine that you now mentally accept as living progress. Being good at the pattern has become life for you.

You are so busy living that you have lost sight of what life really is all about. You now view the shell of the routine or the pattern as the substance of living and life. Further effective growth becomes a foreign thing that is outside the parameters of your routine living pattern.

Isn't that what many people see as living? The routine daily chores have become the substance and goals of their existence. You notice it as being stuck in a rut, that routine feeling that comes to the surface every now and then. You are getting lots of things done, but aren't accomplishing anything progressive or substantive in life, just going through the living process.

There are several steps that will allow you to escape this pattern saturation situation.

- Establish written short, medium and long-term goals.
- Do what you need to do to stay on course for those goals.
- Measure your results against those written goals.
- Focus intently on attaining your specific goals.

This process will keep your mind focused on the benchmarks of real progress toward goals and not on the vapid repetition of daily chores. The daily functions still exist and must be completed, but they are no longer considered the result of progressive decisions. This gives you a fresh perspective, a direction in alignment with your written and truly desired life goals.

Man does not win the race by simply running, only through running with focus and direction. Intent focus allows the human brain to accept the purpose as reality and to seek out every way possible to make that reality become actuality. In this situation you are not only intently going after your written goals, but your brain has accepted the fact that it must try to make them real.

The Five Living Keys

When people ask for the most important thing(s) I can share from years of being around wealthy people these are the points I give them. They may be some of the most important concepts as a collective group that you will ever experience.

Within each of us is knowledge and potential. What you can and will achieve with those two depends on how your thought process and personal human fundamentals developed. These five are indeed keys for living smarter and better. The first sets the foundation that the others build upon. You are only as good and will never be more than what you allow yourself to be.

[Personal accomplishment is the ability to influence and direct self-control at will.](#)

Values - Raise Your Human Thermostat

This is one of the single most important concepts that strongly influence who you are as a person and what you will become in life. How hot or cold you burn as a living human and as a member of your local social structure helps determine much of your social position.

To raise your human thermostat setting you must “evolve” into a different person. This is not a resolution to do or be better, but more a personal makeover that truly changes your thought and function patterns. It is a “way of life” and becomes the way you live your life from that day forward. You do not just act or dress better, you are demonstrably better.

It is who you are and how you think. You examine the morals, principles, traditions, standards and values that you have come to accept as right or true over your lifetime. Accepting this change means your comfort zone must also accommodate the new demands that are required to maintain this fresh standard of lifestyle quality.

Your comfort zone acts like a limiter on your desire for effort, ambition and the decisions that ultimately create your social position and the results in your life. People who exhibit a high human thermostat setting also have strong tolerance for the discomfort that comes with the demands of that setting. Wealthy successful people must face high demands with enthusiasm.

No longer can people that desire to be successful be lazy and content sitting back and enjoying a random lifestyle. Each day they must be committed to raising and maintaining their human quality level and they must be willing to change and accept the ongoing effort required.

You are the person you decide to be. That's right, it's entirely your decision and always has been. You decided to be "what you are right now".

If you don't like where you are in life, you are the reason. It was your interpretations, feelings and motivations that formed the decisions that you have made in the past and those decisions created results that have made you what you are today.

You can easily raise your Human Thermostat, but it's important to evolve a little each day instead of attempting to change all at once because you must acclimate to the effort required.

[Your Human Thermostat determines how you develop, think, decide and act in life.](#)

Inner Voice - Control Your Internal Dialogue

That little voice is almost always there chatting away in the recess of your mind. Loud and obnoxious at times and gentle and coercing when you need a friend. Telling you what is best, what to do and how and why you "should" decide right now. That voice never rests and is with you right now as you study this material.

When you truly raise your Human Thermostat and maintain that higher level you learn to control this little voice. This is your internal dialogue, and it can serve you or destroy you in a manner so subtle that you will never even notice the process. Everything will seem to be rational and just fine from your point of view. Many have died with their internal voice telling them all is fine.

The most important thing to be aware of regarding your internal dialogue is that it acts like a switch on a railroad track. It is a primary influence factor between "what you need" to do and "what you want" to do in the human functional flow decision making process.

Secondly, be aware that you can control this internal voice, but if you don't make a truly conscious effort (one that you are aware of) that friendly inner voice will quietly control you. One easy way to control your internal dialogue is to use these five living keys as a mental template that defines how you live and your lifestyle. If your inner voice consistently tells you to follow these five concepts it cannot be distracting or misdirecting, you to do otherwise.

This is your voice and who you accept as your inner self. If this voice directs you away from what you need to do it will seem reasonable and acceptable from your point of view. All those *wants and desires* have a friend and supporter, now courting for your focus and attention.

As you raise your Human Thermostat learn to take control of this internal dialogue and make it synchronize with your goals and what you need to do to attain those goals in a timely manner. Empower it to direct you down the quality path of life and teach it not to lead you down a path filled with worthless distractions and self-indulgent “I want” decisions.

Don’t attempt to ignore this voice as so many people do when losing weight or breaking bad habits. This voice is a part of you and always there so embrace it and employ it as a tool to do what you need to do to have “what it is that you really need” to be fulfilled.

This inner voice is a key component of the process where your mind attempts to create the reality that you intently focus on as your living path. The internal dialogue programs the human brain to accept and initiate in the quest for the subjective reality of goals. If you are aware of this, you can use the internal dialogue to foster and support a higher human thermostat level. The inner voice becomes the instructor directing you to follow the five living keys and to do each function required because of need not want.

Need - Do What You Need Not What You Want to Do

This is the center of the five living keys for a reason. It is the turning point between the factors that determine the quality of your decisions and the results of those decisions. This is the source of decision and the primary factor in determining what your result path will be.

Who do you want to be, what do you want to be? This is the point where you choose to follow the fulfilling path toward “what you really need” or stray down a time consuming and random “what you want at this moment” path filled with things that are interesting and emotionally fulfilling for short periods and then fade into memories.

There will be time for the things that you “want” to do, but as you raise your Human Thermostat you will begin to realize that those things become more of a scheduled and structured event and less of a random happening. There will be less of the empty events that happen on impulse filled with lots of standing around and wasted time and more of the planned “off or fun time” that reflect elevated intelligence and quality such as specific travel or outdoor activities like scuba, windsurfing, skiing and organized sports or specific quality indoor events and programs.

When you do what you need to do there is an elevated chance that you will get what you desire from that goal. The “need” is a functional step toward that goal where “want” is a random step into the unknown. Most of the people who live their lives based on wants and desires are essentially going in circles. Years from now they will be almost in the same place as they are now still living from day to day and making decisions based on what pops up next during their daily routines. They are stuck in an up and down rut and cannot escape.

They are the dog chasing the “want” tail in circles wondering why they can never seem to catch that tail. It’s because every time they “catch the want” another desire comes to their attention and distracts their focus away from what they need to do and the current “want” they just gave in to. They are never satisfied because they are firmly fixed on a course that leads to dissatisfaction. Most “want based” decisions are random distractions.

Raising the Human Thermostat creates the desire to do “what is needed” as you recommit to and reestablish goals and direction each morning. The trained internal dialogue directs you to “do what you need to do” in effort to follow the concepts of the five living keys.

This third living key is the pinnacle of your influence as a human. You determine and accept a personal Human Thermostat setting based on elevated values and learn to control the inner voice intentionally directing it and never allowing it to run amok. Decision is your moment of truth.

You are confronted by two choices. Choose what is needed or required to keep you on the path to “what you really need” or select a random “want to” desire based on feelings. As you evolve into higher standards of quality this choice gets easier to make because your personal beliefs and accepted commitment lead you away from desire or want based distractions. You develop a clarity that allows you to see them for what they are. This is your last chance to influence the path that you will follow. Choose wisely.

Expectation - Refine Your Expectations

No two people are exactly alike and the quicker you grasp that fact the better your life will be. Two carpenters taking the same measure will mark and cut differently, if even slightly, due to their individual degree of quality and standards. Your mark would differ too.

After you pass the threshold of decision and are awaiting the result your expectation fills the void. That expectation is yours and yours alone. Much of the misery experienced in life is directly related to how people view their expectations. Expectation is a personal subjective interpretation of how results will turn out and is not guaranteed to match those of others.

If you continually base decisions and direction on other people matching or accepting your expectations life will evolve into a series of build and collapse events as truth unravels the situation that was based on unrealistic viewpoints from the very beginning.

Your expectations are not guaranteed to match actuality either. Just because you expect it to happen doesn't mean it will occur that way. Control in expectation comes from awareness that:

[Your expectations are yours alone and don't necessarily match those of others.](#)

[Your expectations are personal interpretations and may not match actuality.](#)

You need to refine your expectations by basing them on sound comprehensive reasoning instead of simple desires and keep your future decisions and actions to pending expectations flexible.

If I throw a dart at a wall, I expect it to stick into the wall. It does not matter that I did not realize or comprehend that the wall was made of metal. My expectation does not match the result. The dart will not and cannot stick into the metal wall. This creates a sudden shocking mental conflict and a delay in progress as I attempt to reason an answer and new direction.

If I had maintained a flexible expectation outlook, I would have comprehended that there might be a circumstance when the wall would be harder than the dart point and that there was no guarantee that the dart would always stick when thrown. Expectations reflect our beliefs.

We live by our decisions and through our expectations. The real-world results can be a slap in the face when they finally arrive. It's almost a sure bet that your life hasn't been exactly what you held as an expectation during early childhood, but it doesn't have to remain that way.

Some people follow a direct path to "what it is that they really need" while others live in a world of random decisions and expectations that are crushed by actual real-world results. They sit amid the ruins and debris of shattered expectations and expectation conflicts wondering why this has happened and why their life has taken this painful path. *Then they do the same thing again.*

Take control of your expectations and use comprehensive reasoning to better align them with potential real-world results. The magnitude of the inevitable conflicts will be reduced, and you won't waste as much time as you stop to look back on what and why it happened.

Result - It's Ok, A Result Is Just a Result

It is just something that happened, an event, an occurrence. Its neutrality is only clouded by how you view that result based on your desires. Learning to laugh at the results of life makes it easier to experience almost anything. Results are only dire and stressful when we allow them to be.

People assign importance and expectation to results based on how results will fit into their life and desires in the moment. Some see a result as terrible, while others see the same result as good.

A result is just a result and when and if you finally embrace that thought, spilled milk just doesn't seem as drastic as before. The more importance you assign to any result the more you rejoice when things go your way and the more shocking the expectation conflict is if they don't.

Mastery over the ability to see results impartially and calmly places you in true control over your direction in life. You are no longer swayed by the distance between the real-world results and your expectations but rather can effectively evaluate all the options and implications. You see life and the cause of results clearer than ever before without coloring by your feelings.

[Your decisions are the source of most of the good or bad results in your life.](#)

People spend 10% of their time thinking about things that impact 90% of their life. Decisions and things that they have total control over.

[Outside sources of results are generally beyond your scope of influence.](#)

People spend 90% of their time pondering things that impact 10% of their life. Events and things that they almost have no control over.

[Accept that a result is just a result. Good or bad is nothing more than your viewpoint.](#)

Pause for a moment to see if the primary source or cause of any result was something within your scope of influence or was it the byproduct of something totally beyond your ability to influence or change.

If you are constantly challenged by unexpected results examine your personal view of the way you form expectations and what criteria you base those expectations on.

The five living keys work together to create a cycle of excellence.

Raise your standards and values to establish a higher quality of thought and function. This will help develop and maintain a stronger sense of self-control and willpower for control over your internal dialogue voice.

Living a quality lifestyle with mastery over self allows you to utilize that voice to constantly and consistently focus on the actual important things that “need to” be completed as you move toward future goals.

Refine your expectations so that you have a more realistic view of the results. Try to come to terms with what results mean to you and especially why you expect any result. Consistently apply these five living keys and your quality of life, social position, personal satisfaction and fulfillment will soar above anything you have ever envisioned.

Result is the by-product of decision and daily functional living not your personal pawn that can be expected to contort to your desire and whim.

You are who you choose to be, immediately.

The power to change self has always been in your hands and always will.

You choose to or not to, but either way a choice has been made. What’s your choice?

Life Ethics

You are following a living path in your daily life. The quality of your living process is largely determined by five specific areas and how well you cultivate and refine those areas. These areas are defined by the (ethics) you maintain for each.

Ethics are the standards, values, principles and morals that define conduct and quality.

Your ethics in each of these areas represent your thinking, background, experience, beliefs and intentions. They are a direct reflection of what you are comfortable with and willing to accept.

Most people take control over these areas for granted by assuming that sporadic thought and random chance will take care of any issues or concerns. Many are surprised when they do finally grasp the distance between where they are and where they thought they were. If you don’t like your results guess who you must truly blame? If you want to initiate any change guess who you truly must ask? That’s right, yourself.

Health

No need to spend a lot of time on this area. It is vital that you take care of yourself first before any other area of living. Without mental, emotional and physical wellbeing you simply cannot and will not be able to sustain constant and consistent effort.

Physical Wellbeing – The quality of wellbeing is the quality of the human machine.

Learn to regularly maintain the human vehicle that you rely so heavily upon for daily function. If you are sick in bed everything comes to a halt and life and lifestyle begin to deteriorate. Self is the foundation for all that you do and every decision you make and result you get. Spend fifteen to thirty minutes minimum each day in some form of full body exercise that pushes you to about 85% of maximum sustained effort. Workouts without sustained effort are weak and ineffectual.

Mental & Emotional Balance – Thought clarity and emotional balance allow for true meaning.

The body cannot function properly or efficiently without the mind. **When the emotions are being intensely fired off your mental processes are distracted from normal daily function or reasoning.**

Study the way you develop understanding and comprehensive meanings and why or how much you color those meanings into interpretations with human triggers like desire and feelings.

How you see things or believe them to be is what you accept mentally and emotionally as reality but may not align with actuality at all. Take time each day to relax and redefine mentally and emotionally what you believe. Think and reason logically to facts instead of reacting to feelings or forming the standards of your beliefs based on what is trendy or you are told by others.

Structured Sleep – The human machine must repair and maintain to avoid collapse.

There are important chemical production and balance issues involved with human sleep. Train yourself to stay on a regular sleep schedule that your body can adapt to. Be certain to allow for enough time for five to seven full 90-minute cycles. This is important for focus and function.

The human body must have proper sleep cycles for healthy function and balance of chemical development. Biological restoration and chemical creation help to regulate things like focus, mood, weight and sexual drive. This is imperative to proper human function.

The Circadian cycle is when you go to sleep and awake and the Ultradian cycles are how you sleep. The time you go to sleep is important because it allows the body to adapt to a fixed pattern of chemical release and allows time for Ultradian cycles to complete in number and cycle.

The human body naturally adapts to sunlight and darkness as cues for going to sleep or waking.

Men start to develop and release chemicals in the evening hours usually around 10 to 10:30pm and women develop and release chemicals into their system around 3 to 4am in the morning.

It is easy to see then that men need to be early to bed and women need to make certain that they don't get up too early in the morning. The more regular you can be with your schedule of going to bed and getting up the better the body can regulate your cycles and biological functions.

Ultradian cycles are approximately 90-minute periods where you go from almost awake into the deeper sleep processes and back again. The average human needs at least five of these cycles in the night to be fresh and biologically restored.

Five cycles are around 7.5 hours of sleep, six cycles are about 9 hours, and 7 cycles equate to about 10.5 hours of sleep. Some people need more sleep than others due to stress or illness factors. Newborn babies and the elderly need more sleep.

In fact, when you become sick your body naturally forces you to use sleep as a healing process. Don't you need to go to bed when you become very ill or worn down?

Each of these cycles must be finished completely for you can wake up fresh and relaxed. If the time when you choose to go to bed and the time when your alarm awakes you do not allow the final cycle to complete you have trouble waking up. You are groggy and slow and feel more rundown and tired than you did before you went to sleep the night before. You must count back from the time that you need to arise to allow for 5, 6 or 7 full 90-minute cycles to complete.

Erratic bedtimes and waking times throw the human body into a shocked condition and the body protects itself by withdrawing energy from daily function as a reserve for bodily function or by making you sleepy through chemical release in the attempt to coerce you back into bed.

Train yourself to put your mind at ease. Release the thought chatter and relax the mind or you will lie awake at night unable to drift off to sleep. When the mind is active it tries to keep the body active too. It also takes time for your body and biological clock to adapt to change in sleep pattern. If you travel or maintain a poor pattern of sleep or increase the number of Ultradian cycles, you will find yourself waking up too early for a until the body learns to adjust to the new schedule. This natural learning process is why it is so vital that you maintain regular sleep times.

Many people simply don't realize how critical the issue of sleep really is. They rob the sleep of self to feed the nightlife of lifestyle or the early morning demands of life, and they suffer for it without ever realizing what is causing them to be drained or fatigued. Use the process of sleep for the natural tool that it is instead of having it become another factor that you must try to overcome to function properly. Sleep well or suffer the dire natural consequences.

Vocation

What you choose to do for a career goes a long way to determining your happiness and social position in life. Random jobs are satisfying to the lifestyle desires but are woefully inadequate to fulfill life goals. Remember that successful people live in the Level 3, 4 and 5 domains.

Your vocation should be something that you love to do, you want to do and might pursue if there was no compensation involved. Level 4 and 5 businesspeople consistently seek out this calling. Random jobs are most often sought by Level 2 and 3 people or taken based solely on the need for immediate income. Choose early and choose wisely and you will be happier.

The choices your children make today will have a profound effect on their personal wellbeing and social position in the future. Share with them the importance of a stable well thought out vocational and career choice. This is something that will influence them for an entire lifetime.

Use of Skills & Talent – The ability to employ natural personal skills in daily efforts.

It is natural for you to want to use your natural talents and skills for everyday function and work. This just feels right to you. If you place yourself in a position where you are not using natural skills or your efforts go against your natural patterns you will be uncomfortable, unsettled and constantly thinking about or wishing for some way to change the situation. It is critical that you identify your natural skills, talents and knowledge as early as possible and design a life vocation and career direction to fit those talents. The same is true for your children as they mature.

Quality of Effort – Self-worth and self-esteem derive from opinion of effort.

It is important that the level of career and quality of effort be aligned with your standards and principles. If you make a poor career decision or accept random jobs, you will be confronted with moments when you will be expected to compromise your standards and values. The poor ethics and quality demands of others can influence your functions and living patterns. It is in these times that you will be emotionally rubbed the wrong way and will suffer from this choice. Raise your personal standards and allow them to redefine the quality and value of your life. Make career choices around people that will support your standards, values and ethics.

Provide Sustenance – The ability and quality of providing for the human needs.

At the dawn of civilization man expended effort to have shelter, food and the needs of survival. You no longer need to roam the countryside looking for a warm meal and a place to sleep. These living comforts are readily available for all, but some Level 1 people who won't make any effort.

Sustenance is life first and then lifestyle. Your choice of career is what provides long-term sustenance. Sustenance is not simply money. It is all the living, legal, financial and lifestyle needs and desires. Lifestyle is the extra candy-coating shell we surround life with and is secondary in nature.

Choose a vocation that will provide a stable and dependable foundation for your long-term needs. Avoid the urge to waste valuable resources on trivial lifestyle desires unless your life is stable and productive enough to support those desires.

Relationships

You are likely open to interpersonal interactions and relationships of all forms because you need interaction. It is a human requirement or natural need to interact with others. However, like life patterns, jobs and living in general some people let their relationships randomly form and evolve. Relationships require comprehensive choice and decision as a meaning-based pattern of living.

Leaving things to chance is inviting delay, distraction and emotional disaster into your life.

Interaction – The ability to sense, communicate and function with others.

To communicate you must interact with other people. How well you do that has a lot to do with the quality of your results and your social position. You need interaction as a human to satiate shared ideas, concepts and feelings. Sharing is interaction and a great deal of the value associated with being needed, being significant comes through sharing. You need to become a better communicator. Being able to influence others through interaction and communication is basic human refinement. Successful people highly develop communication and personal skills.

Physical Contact – The ability to experience touch and physical feeling.

Human beings need physical touch to satisfy the human feeling sensory process. There is far more transferred through touch than just feeling sensations. There is a language of unspoken emotion and understanding conveyed in the gentle stroke or sharp slap. You bond with loved ones and children through hugging or closeness. Babies must be held closely by the mother to soothe their fears and crying.

It is important that you can express your feelings through the various methods of human touch. A firm handshake, gentle hug or loving embrace expresses who you are as a person and what your intentions are as a human. Men are generally very comfortable with low level contact methods such as a handshake but may be uneasy during strong expression through hugging or embrace. A deftly placed grasp of an arm during a handshake conveys a depth of feeling between executives. Women accept appropriate contact or a nod for what it is and are generally at ease in business.

Emotional Sharing – The ability to confide and discuss issues of feeling.

Even the most hardened human has the desire to share emotional thoughts. You want to share your feelings with someone, but most of the time social structure keeps you from being able to decide who is best or the safest person to confide in. Women naturally share emotional thoughts with other women. Men do share feelings, but they are far more repressed and reserved about the process preferring to keep things on a friendly basis as they gather data through a testing trial and error process. They disguise shared feelings by diverting focus to some shared interest they have in common.

Learn to express yourself but avoid the undue sharing of sensitive information that might make others uncomfortable. Most successful businesspeople simply leave much unsaid. Just because thoughts are in your mind does not mean you have to share them with anyone else.

Lifestyle

Is your lifestyle a well-planned experience or a series of random moments and events that seem to blend into the murk of yesterday and the past? Lifestyle is satisfaction and life is fulfillment, but once life is stable and strong your lifestyle can bring fulfillment in long-term experience.

People desire the comfort and pleasure of lifestyle components so much that they sacrifice self and overlook their life. They want instant gratification, so they easily spend and waste valuable resources on immediate things of lifestyle. These things deteriorate quickly, and the constant drain can pull your life down into collapse. Learn to plan well for happiness and fulfillment.

Structured Quality – The organization and refinement that provides style and comfort.

Don't just have a lifestyle, have a quality lifestyle. Be structured and plan for the experiences and memories that you create. Travel and do things that allow you to grow intellectually and become enriched as a person. What you get out of it and bring back within yourself is far more important than where or what it was. Random droll patterns return random droll results. Train yourself to seek out active enriching experiences that allow you to improve your knowledge and create quality memories. Don't be content to just go instead of going in style. The quality that you are willing to accept usually defines the quality of what you get out of the experience.

Fulfillment – The degree of personal satisfaction and completion sensed and enjoyed.

What do you really want in life? If you don't know then you have no target for life direction and no way to measure progress toward the long-term goal. Indecisive people cannot be fulfilled if their goals are in a state of flux. You must firmly and comprehensively decide what it is that you want in life to be fulfilled and then stay on that course. People spread their resources too thin, trying to have everything instead of enjoying a good mix of quality lifestyle perks. Lifestyle colors your life and adds comforts and pleasures to the living process.

[It is far better to have less and enjoy real quality than to have quantity and suffer poor quality.](#)

Happiness – The degree of fun and excitement.

Everyone wants to be happy. Well, most people do anyway. Happiness is one of the major methods we have as humans to measure the degree of perceived excitement, fun or success we are experiencing at any given moment. You want your lifestyle to be demanding of your focus and senses and yet provide a rich structure of happiness. Activities such as visiting a museum, scuba-diving and parachuting will always be more sensory and enriching than endeavors such as sitting by a pool or looking through shops.

Discover what it is that you truly seek happiness and then structure your lifestyle to provide sources of that regularly.

Leisure

How do you spend your free time of the day? There are about eight hours in the average day that are yours to do with as you wish. Do you regularly waste them or are you constructively using them to change your life for the better? How do you use your days off and weekends?

Quality Experience – Moments that stimulate physically, mentally and emotionally.

What do you really do with those minutes that you have free? If you take a serious look and focus honestly you will see that you waste most of your free time. You do nothing or you spend your time on random activities that don't provide for any real progress in life. Most people do this without even thinking and it is a reason that they don't experience happy fulfilling lives.

You are responsible for placing yourself into a position where you will have quality experience. Quality doesn't just happen you must seek it out and place yourself in front of it. A quality experience in life is the collision of vision, opportunity and high human standards and values.

Benefit – The substance and quality of what you take away from the experience.

What do you take away from the things you do in your free time? Did you increase your knowledge, create a vivid memory or touch a special place within your emotions and beliefs?

There should be a clearly defined benefit to the things you do in your leisure time. If your days are filled with vapid mindless activities, pointless conversations and empty moments what can you ever hope to take from the experiences? Allow the quality of the experience to define the benefit that you will get from being there. Cultivate and refine yourself and define who you are through your choice of diversions and leisure activities.

Character – The quality of how the entire experience cultivates without vice.

The person you are and the person you are slowly becoming are defined by your choices for self, life and lifestyle. Your quality of standards and values employ free time as a means of having fun while you grow as a person. The quality of those eight hours each day and what you decide to do with them will help you to develop in a faster and more defined manner. Fill your lifestyle with valuable enriching activities that stretch your imagination and daring.

Character is defined by how experience cultivates you as an individual and person in society. If the experience is linked to a vice, it cannot cultivate or provide growth. Once the vice is accepted the cultivation process begins to deteriorate quickly. The longer you hold on to the vice the more you deteriorate until the entire process becomes a self-sustaining vortex that sucks you down into a state where you are beyond self-help.

Billionaires fill their free time with quality activities that provide benefits and develop character.

Wealth vs Power

There are always exceptions to any rule or pattern, but most of the billionaires I was blessed to be around did exhibit unique and similar patterns. They exuded palpable power not just wealth.

Let's look at what you typically see with wealthy people today.

Implied Wealth

We won't spend a lot of time on this one because they aren't wealthy. They just want to appear to have lots of money. These people rent fancy cars, boats and homes and openly broadcast their apparent wealth to people they want to impress.

No billionaire I've ever known would want to or need to do this.

Glitz and Bling

You've likely seen these too. The first thing they do is show you a half dozen six figure watches, four or five expensive vehicles and their massive mansion. They are wealthy, but most of their time is spent showing it off to others. I've found this is generally because they want to sell you some business program to help you be wealthy too and people won't pay for it without proof. This may help some people, but it often adds to growing their wealth more than that of others.

Fashionistas

They show up at most of the galas and events in expensive designer dresses and pose for photo ops with the local paparazzi. Not that they must, but because they seek this lifestyle out. Image and appearance fortify their income empire which is usually part of the clothing style, make-up or entertainment industry. They are media icons more than just wealthy. In fact, their wealth often derives solely from a media exposure driven source.

They are the billboards, television and magazine ads and media show guests you see every day.

Reserved Power

These are the billionaires I spent time with. They are often very quiet and reserved. Few if any flaunt expensive watches although they do purchase nicely tailored clothing and shoes. In fact, Kirk Kerkorian introduced me to Brioni clothing. Some own expensive cars but most choose to drive nondescript vehicles and contract a limo when they need to get somewhere easily or safely. They may own a private jet, but it is a business tool to save time often parked at some airport.

Yachts are also business tools at times or simply a home away from home when they travel. A secure place to decompress from a busy schedule. Their very presence usually sucks all the air out of a meeting room without them doing anything other than shaking hands or sitting quietly.

These are the power billionaires, and they usually shun the paparazzi. They shuffle hundreds of millions of dollars like most people flaunt pocket change. Their focus is never on money; it's on creating something big. They acquire companies or build massive properties and some gain or lose \$50-100 million dollars in a day and never bat an eye. They exist in another zone mentally.

You can also benefit from the same patterns that these billionaires follow.

As I mentioned long ago most of these people were flat broke when they started and if you asked them, they would tell you that they never dreamed that they would achieve what they did or have such vast sums of wealth. Their wealth came as a byproduct of their pursuit of a specific goal.

They were doing something they truly loved, were obsessed with and totally engrossed in and the money just seemed to fall into their laps. Here are some of those wealth generating traits.

They create.

They are driven to invent or create a solution to a need or problem.

They innovate.

They seek out ways to improve already existing things to make living quality better.

They invest.

They find ways to acquire equity in products, processes or businesses.

They are driven.

They are the epitome of entrepreneurial spirit and devote countless hours to their goals.

They recognize limits.

They realize they don't know it all and seek out the best experts in every field.

They delegate.

They don't try to do it all, but delegate responsibility so they are free to do more.

They don't quit.

They recognize setbacks and delays for what they are and simply plan for other avenues.

They leverage.

They know that the way to compound growth is best through leverage of time and money.

They are direct.

They don't waste time on chitchat. They say what they mean and mean what they say.

They don't fear risk.

They are more than willing to put everything on the line time and again to achieve a goal.

They have character.

They place great importance on character, integrity and loyalty in business.

These people value a “normal” life and develop resources needed and used by millions of people. Their sole focus is making the living process easier, more enjoyable or more efficient. They are creators with byproducts often found in some form in every home or used by a lot of people.

Remember this?

What are you going to do, what are you willing to do, what are you going to provide back to society that makes you **worth** the dollar value you desire?

The public and the business world **will provide you with the value you assign yourself** if you **have a perceived value worth** that in return to them.

This is the key component of becoming wealthy, nothing else. Every person I discussed or have been around that amassed wealth addressed those two points.

Steve Jobs created Apple and advanced the cellphone.

Kirk Kerkorian created the world’s largest hotel/casino three times and built-up Las Vegas.

John Kluge and Kerry Packer created massive media companies viewed by millions.

Jerry Perenchio ran a television production company that entertained millions.

Napoleon Hill and W. Clement Stone created Success books and programs that sold millions.

Billionaire Guidance

So, what critical key advice did the billionaires I happened to be around give to me? Everything you’ve read, but let’s see what I condensed down from my notes on starting to become wealthy.

The one question they all asked me was. What are you right now? Not where, what.

Are you just about to leave high school and venture further into your education at college or are you looking into the unknown that comes from your inexperience with living in the real world. Are there expenses and bills and responsibilities bearing down on your shoulders?

Perhaps you are long past that and far further into your adult life, yet just treading water, just getting by day to day. Realize that age is not a factor, ambition and dedicated drive are.

[Take the time to write out exactly what you are right now and what you want to be.](#)

Being honest with yourself is an important first step toward attaining any future desires and goals in life. If you deceive yourself, you will simply settle for whatever your lies tell you are enough.

So be honest. If your education isn’t up to what is required for your goals, then acknowledge it. Compare the specific components of your life right now to what you documented as your desires for future growth. The distance between them is the trip that you must undertake.

If you desire a 20-room mansion in an affluent location and you currently live in a rental apartment or at home with Mom and Dad, you must plan your trip to traverse the distance of difference between the two realities.

Education and maturity provide learning process and experience which are the skills, but you must take command of the steering wheel and focus with the intent of guiding your vehicle down the road of life along a roadmap path that leads **directly** to the things you most desire for social position and lifestyle.

Just like on any trip there will be roadside distractions and interruptions. How much and how long you deviate or stop for these distractions and interruptions will determine how long it takes, if ever, for you to reach your goal destination in lifestyle.

You will always think distractions and interruptions are far more important than they are.

You don't know it all and can't do it alone.

Nobody can. We are constantly educating ourselves, growing as individuals and we require the assistance of many others to attain our goals. Asking for advice, guidance, suggestions, support and mutual effort helps you to leverage your efforts into greater results but asking for a free handout where you fall into a pattern of comfort while making very little effort on your own leads to your decay.

This is a pattern of nature. Consistent growth supports vibrant health. Once the growth process stops the organism begins to decay. No matter where you are in your life, if you stop right now your lifestyle will begin to decay.

A healthy vibrant lifestyle requires growth, and growth is attained through living effort.

You must be constantly growing as a human being. Reading and other forms of self-education help to stimulate imagination, ideas and interests while exercise and good nutrition keep the human body at peak form and performance.

So be honest with yourself. Develop a realistic view of what you are now compared to what you want to be in the future over the next month, six months, year, or many years. If you have well-developed goals this trip will be a rewarding process, the only process that constitutes what you view and experience as life. No matter what you are right now you will have a clear vision of what your life trip will be like in future years as you examine and create it.

That was the first step they all took and advised me to take. Carefully document out exactly the details at that time and what not where I wanted to be in the future. The reason for what is because we all can immediately begin to act as if we are already what we want to become and that helps the subconscious reprogram your thinking and life patterns.

You can act as if you are what you want to be, but not where.
You are a *what* not a *where*.

Between what you are right now and what you wish to become are steps.
It's very clear and apparent. Here's the secret.

It's not delusion, but rather an *illusion* until it becomes reality.

The way you think.

Your belief structure.

Your character and integrity.

Your values, morals and principles.

Your attitude toward self and others.

The way you dress and groom yourself.

The way you talk or carry yourself publicly.

The level of effort and risk you will take.

The quality of the people around you.

The places you choose to go visit.

The form of your expectations.

The actions you decide upon.

The decisions you make.

What you focus on.

If you lack quality in any of these issues from what you want to become or wealthy people, herein discussed then you know what to expect. Without rationally addressing each one of these areas you have no starting point. Addressing them creates a starting point.

People who refuse to address these points are trapped in a prison self-created by their ego and driving desire to prove something to others. Their labels and identity issues overpower growth. Their feelings and desires take precedence over anything and everything else in their lives.

It doesn't take money, it takes effort, and you have all the effort inside you that you need to overcome the obstacles and redefine who and what you are. Find someone wealthy and successful that you admire and model them. Obviously, you won't be able to model their wealth aspects or full lifestyle right away but identify their uniqueness and model the points above.

I was able to sit as an equal and carry on a viable conversation with Kerry Packer because I had established my place at the table and a common ground subject, we both considered interesting. I couldn't mirror his wealth or status, but I could match him in conversation and handle his stare. And he didn't expect me to match his wealth by sitting at the table with him having a discussion.

Power billionaires don't expect people to be "like them" to sit in conversation or do business. They don't equate status or wealth as a prerequisite of interaction. Only emotionally immature, insecure and fearful people focus on status, beliefs or the worldview of others as threatening.

Real business billionaires focus on the issues at hand not the status of those around them. They utilize attorneys, architects and bankers as valuable tools and are not intimidated by any personal lack of knowledge in those specific skill sets. If they need a rocket scientist, they can hire one.

However, they know when to get up and walk away from the table. They know that they can walk back into negotiations again later. They don't chase a lost cause or beat a dead horse, which is often the sign of desperation or a lack of viable options.

They are extremely conscientious and organized and possess a depth of vision and passion for what they want to achieve. Even though they are strong independent risk takers they have the insight and discipline to know when to alter the course or even fold entirely.

Kirk Kerkorian and Kerry Packer were both consummate gamblers in business and in the casino. They always bet big and didn't bemoan losses or celebrate big wins. In business they would start a project without the resources to complete it and hang everything on their ability and skills to go out and secure whatever resources or money was required. Perhaps not the right policy for every person in business, but it defines the strength of their conviction and character.

W. Clement Stone was an expert salesman that honed his skills out of the need for survival on the tough streets of early twentieth century Chicago and lived by his "Principles of Success".

He used that focus to elevate himself from poverty to vast wealth. However, his most powerful aspect was his obsessive desire to share those principles of success with everyone encountered.

He did everything within his power to elevate the living experience, one person at a time. He didn't have to walk over to my table that summer afternoon fifty years ago, he chose to do so.

He didn't have to offer to pay for the hotel room of a stranger just so he would have someone to smoke cigars and talk with, he chose to. That was exactly why he was successful and wealthy.

Do you have that depth of desire, conviction and character?
Do you possess unyielding integrity?

If not, then you know where to begin and what to work on.
I guess we could have developed an online program and sold this information, making money.
So, why did I choose to give this information to everyone without requesting any payment?

Integrity. You either have it or you don't. If you don't, none of this will help. You are your own worst enemy. Part of developing integrity and good character is comprehending the purpose in giving back to those that go out of their way to help you attain progress and goals in life.

You decide what a new beginning and drastically improved life is worth to you.

Epilogue

Sometimes I get to ask people how they liked this information and I'm greeted with silence.

[That silence is often the sound of their ego being paralyzed.](#) Their subjective reality has had a head-on collision with objective reality and they are in shock. They know it, and I know it.

You either get it or you don't. You either use it or lose it.

Most of my wealthy friends are gone now, and I guess I soon will be too.

However, their endeavors and accomplishments as well as their thoughts and words live on for future generations, and I sincerely hope this document can be my contribution to that cause.

Life and business are not a hopscotch map drawn out on the sidewalk in front of you. Instead, the blocks keep changing even while you are jumping about like a bug on a hot road. Realize that!

You can get a new hairstyle or haircut, put on a new suit and new shoes and walk out of the building as a completely different person today. It's a mindset and a choice of completely different decisions and patterns. The change can be immediate...literally in an hour.

Nothing is stopping you except your personal thoughts and beliefs about what you can't do. Every time I've discussed this with someone it ends up on why they can't do it right now.

And those can't do issues are just excuses built around the amount of money you currently have or random things going on in your life. If you don't believe that, then actually go do it.

When you step out on the street, you'll realize you were creating the trap not circumstances.

Be a self-proclaimed victim or take control, become a different person and seek out wealth. And never, ever look back.