

1 Are You Wealthy?

“Wealth is the ability to fully experience life.”

- Henry David Thoreau,
American naturalist and author of *Walden*

Are you wealthy? Well, are you?

Before reading any further, think for a minute about what “being wealthy” means to you. Close your eyes and imagine that fabulous wealth is yours. Where are you standing? What are you doing? What’s going on around you? Who you are with? What is your state of mind?

Done? When imagining wealth, you may picture yourself on a yacht in the South Pacific, throwing a big party in your Park Avenue penthouse or golfing at St. Andrews in Scotland. Others imagine thrilling lives filled with momentous events such as climbing Mt. Everest, ringing the bell at the New York Stock Exchange or traveling into space. The vision is frequently accompanied by a substantial sum of money in the bank. Whatever *you* might imagine, one thing is clear: while wealth *includes* money, it also involves great people and places, peak experiences and the time, freedom and health to enjoy them. With that in mind, please take another moment to really imagine what wealth is to you. Finished? Good. I want you to know that just by doing this simple exercise - by visualizing what you *really* want in life - you have already initiated the chain of events necessary to achieve wealth. This is only the beginning, leading us to the 1st Article of The Wealth Manifesto:

Article 1: Wealth is the quality of your life.

Only One Way to Find Out

Now, let’s get back to the question: are you wealthy?

Most people believe this to be a very personal question about their finances. It *is* a personal question but it’s not really about money.

Typically, when I ask the question to an audience - Who here considers themselves wealthy? - a few people raise their hands. Some do it because they have a lot of money. Others do it because they sense the question I am *really* asking.

What if I rephrased the question and asked:

- Are you fortunate enough to be doing work you love, using your passion and talents?

- Do you have strong relationships with family, friends, God? How about with *yourself*?
- Do you have good physical, mental and emotional health?
- Do you regularly have fun and consider yourself to be a happy person?
- Do you have a good self-image and peace of mind?
- Do you have a sense of *purpose* in your life?

These questions explore how well your needs and desires are being satisfied in the important dimensions of your life.

Wealth: It's not just about the money.

For most people, the answer to the question, "Are you wealthy?" should be "yes." Why? Well, nearly all of us have some aspects of life that we value and enjoy. Don't you agree? Think about what you might have to be grateful for. If you have financial assets, a nice home, a loving family, a thriving business and good friends, you obviously have a lot to be grateful for.

You say you don't have all that in your life? Well, don't start feeling sorry for yourself just yet:

- If you got out of a bed on your own two feet, you have an incredible advantage over the millions of people who sleep on the ground or are bedridden or paralyzed.
- If you are reading this book, you are better off than the billion-plus illiterate people in the world.
- If you have more than \$1 in your pocket, that's more than 1.3 billion people live on for an entire day.
- If you have made it to your 20th year on Earth you have outlived the life expectancy of our ancestors of a mere 12,000 years ago

As you will start to learn in this book, health and wealth are closely related. The complete absence of either makes us miserable. I hope you can appreciate the fact that you are not in either situation.

One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.

- Proverbs 13:7

So, stop complaining and start appreciating – you *are* wealthy. In many ways. True, you may not have everything you want – yet – but you *are* wealthy. Becoming wealthy, like achieving happiness, begins with wanting and acknowledging *what you already have*. Then, by mastering the universal laws that govern the creation of wealth, you become able to get whatever else it is that you want.

That's what you will learn to do in this book.

The Perception of Value

"It's much harder to create wealth when you don't know what being wealthy means."

– Mark T. Rafter

Usually, when we talk about someone who is wealthy, we're referring to a person who enjoys a certain level of economic success (i.e., earns \$30K a year more than us!). If you check the dictionary, you'll find that the word "*wealth*" is derived from the old English word "weal," which meant "wellbeing." Wellbeing applies to all aspects of your life – the definition does not single out *financial* wellbeing as the sole domain of wealth.

Most people agree: life is certainly not all about money. Why, then, are so many of us obsessed with money as the prime measure of our *self-worth* and *net-worth*? Part of the reason is that we confuse our feelings about money with our feelings about what money *gets* for us. This isn't only the fancy cars, lakefront homes and European vacations. It begins with much more basic needs such as food, shelter, health care, education and the feeling of security that comes with knowing that these needs are being comfortably met. When thought of in this way, money can quickly undermine other forms of wellbeing by introducing one of the nastiest and most pervasive of human emotions: fear.

Many of us use money as the overriding metric for "how we're doing" because we don't take the time to reflect on the overall state of our wellbeing and what a broader sense of wealth actually means to us. Counting money is easier. It can keep us from having to think too hard about the important questions of what we value in life and who we really are.

"Thinking is the hardest work there is, which is probably the reason so few people engage in it."

– Henry Ford,

Inventor and founder of The Ford Motor Company

How any one person identifies the dimensions of wealth in their life is a very personal thing. I have seen others attempt to assign all aspects of wealth to several high level categories, using some combination of mental, financial, relational, spiritual, and physical dimensions to cover the whole picture. These categories are useful and you will find that I use them as examples later in the book. However, my perspective is that the type of wellbeing you or I may find important in our lives often transcends this kind of high level categorization. A more flexible approach is required to reflect our *feelings* at this stage of our life's journey, the interrelatedness of all aspects of our wealth and the synergy of our being.

To appreciate a more holistic concept of wealth, each of us must look at our system of *values*. I'll get to a deeper discussion of values in Chapter 7 but it's important, up front, to understand the role values play in your own unique model of wealth. Once we examine our system of values, we are better able to identify and prioritize the things in our lives to which we attach meaning. After all, how

can you declare your intention to *become* wealthy if you don't know what *being* wealthy means?

Both of my sons were in the Boys Scouts and each of them achieved the rank of Eagle Scout. If you're not sure what values are, The Scout Law is not a bad place to start:

The Scout Law

A Scout is trustworthy, loyal, helpful, friendly,
courteous, kind, obedient, cheerful,
thrifty, brave, clean, and reverent.

I'm sure some people consider The Scout Law about as relevant to modern life as an *Andy of Mayberry* rerun. Others take the opposite position, dismayed that we have moved so far away from such good and decent ideals and have surrendered part of our humanness in the process.

Our system of values is fundamental to who we are. Values guide us in deciding what kind of food we eat, how we discipline our kids, how we behave in business negotiations, the amount of time we spend learning, the role of spirituality in our life and just about everything else we do. Even the most basic day-to-day decisions are reflections of our values, whether we acknowledge this or not. Values determine how we prioritize what is important, where we put our energies, and how we focus our intentions. Our values lay the foundation for how we define our wellbeing and provides us with the "why" when we set goals for ourselves.

Anderson is a 47 year-old bachelor who is very clear on his values. He loves to learn and has two huge walls in his house lined with books, most of which he has read. ("No more than 10% unread books in the house," he tells me. "I won't buy a new book until I've read 90% of what I already have." I wish I could say that.) He probably reads two to three books a week. His house is meticulously decorated in a contemporary rustic theme. He picked out all the colors, furniture and fabrics. He read a half-dozen books on interior design and then proceeded to drive all the suppliers crazy with questions.

The first time I met Anderson, my wife and I went to his house for dinner. I had been told he was a gourmet cook so I was looking forward to it. When we arrived, the smooth jazz guitar of Wes Montgomery was playing over the built-in digital sound system. ("Researching that was a challenge; the technology changes so fast, by the time you make a decision, something better has come out.") The table was set perfectly, the meal was exquisite, with awesome wine pairing, courtesy of the resident wine connoisseur...yep, Anderson again.

Waiting for the punch line? Anderson is a quadriplegic. He has minimal use of only one arm, enough to pilot a specially configured

wheelchair. He was injured in a car accident when he was 18. The meal was obviously prepared by others - in this case, his girlfriend and his assistant - but was made with Anderson's recipes and under Anderson's care and direction.

I was blown away by this guy. Once dinner was over, I finally got the nerve to ask, "Why? Why do you go through all this? Why would you not opt for something more, uh, simple?" His response was, "I want to have as much quality in my life as I possibly can. What I can do is obviously limited. Learning, living in a nice environment, and hosting great dinners with new friends are things I will not compromise on. When an accident like mine happens, you can choose to go down or choose to go up. I chose to go up and I've never looked back."

What about you? How often do you make the decision, in any area of your life, to refuse to compromise on what is most important to you: your values and your Quality of life?

Quality

People who learn to control their inner experience will be able to determine the quality of their lives, which is as close as any of us can come to being happy.

-Mihaly Csikszentmihalyi,

Author and co-director of the Quality of Life Research Center, Claremont Graduate University

If we characterize the dimensions of our wealth using the values we consider most precious, we need a metric by which we assess value. That metric is Quality.

Getting the most out of your understanding of Quality requires a positive outlook on life. If you live in hatred, constantly blame others for what is wrong with your life or believe that your existence is *without value*, the concept of Quality is not going to do much for you. If on the other hand, you have a compassionate view of the world and believe that life has meaning and that we are on this planet to grow, love and encourage one another, then an appreciation of Quality is going to be very useful to you.

So, what is Quality?

Everyone has an idea what is meant by the word Quality. It is commonly understood to mean the preferred state of being for a thing, place, person or experience. Ford Motor Company used the advertising slogan "Quality is Job 1" to create the image of a dependable car and truck manufacturer at a time when imports were being favored over domestic brands. Ford did not say, "*High Quality* is Job 1." It didn't need to. Without any additional adjectives, Quality is understood to be a good thing. In a manufacturing context, Quality is measurable and testable. For instance, there are very precise physical tolerances and performance guidelines for the components that go into a new Ford Mustang. The ultimate goal for Ford, however, is to produce a car that

creates an *experience* of Quality in the mind and emotions of buyers. This *perception of value* is a major reason we favor certain cars and other products and experiences.

This is the meaning of Quality I am associating with wealth.

Wealth is the Quality of your life. Quality is how we experience *value*. It is the “archetype” for wealth, an idealized model or state we seek in all dimensions of our wellbeing. Quality, like happiness or being in love, is hard to define but we know it when we experience it. Quality is self-evident. Something either has Quality or it does not. Like Yoda said: “There is only Do or Do Not. There is no Try.”

Quality can show up anywhere:

- Physical: Pushing your limits and feeling your body respond and rejoice
- Self-confidence: Allowing your self-esteem to outweigh what others think of you
- Competence: Knowing that the nut is tightened just right.
- Generosity: Giving of yourself and enjoying the difference you’ve made.
- Compassion: Knowing when to stop talking and just listen.
- Integrity: Telling the truth even though you know it might be painful.
- Passion: Playing the piano and completely losing yourself in the moment

Think about examples like these from your own life - moments where there is absolutely nothing you could add to improve the feeling in a given situation. Your needs and expectations in that instant are completely satisfied. In each of these cases, the state of being you experience is remarkably similar. There is a peace of mind, a seemingly timeless interlude between one moment and the next where you are completely present and your consciousness focuses on nothing else. That’s Quality.

Now consider some situations where those feelings were absent:

- Procrastinating
- Passing up exercising for a big lunch
- Making excuses for underperforming when others were counting on you
- Not fixing something right (and you know it)
- Telling someone you were busy when you really just didn’t want to be bothered
- Being unethical, dishonest or mean

For most people, these experiences gnaw at us. The little voice in our head yammers on about what we should have done, what others are going to think about us, how we really didn’t need dessert, how we might get caught, etc. This mental yammering is a surefire way of sensing you are operating inconsistently

with your values and that the situation is lacking in Quality. The stronger the feeling of *dis-ease* you have in a particular situation, the further away you are from Quality and the more out of alignment you are with the system of values you have identified as important to you.

When I was around 14 or 15, I was a something of a delinquent. Not an outright criminal but not someone I would want my kids to hang around with. Around Christmas time, neighbors would put up lights on their houses. These were the older-style light than those commonly used today; more chandelier style, kind of long and pointed. Anyway, these lights used to make a really cool POP! when you broke them on a hard surface. So I and my partners in crime used to steal bulbs from people's houses to get ammo for "light fights."

One night we were sneaking around a familiar house, when a woman came out the front door and cornered us. "Were you the same ones who took the lights last week?" she demanded. We began to study our shoes intently. "Yeah," I mumbled, figuring we might as well get the truth over with.

"See that window there?" she said, pointing toward the front of the house. "That's my Dad's room. He's in bed all day long. He's dying of cancer. He loves to look out the window at Christmastime and see all of the lights. You are taking away one of the few things he has left to enjoy. I hope you're proud of yourselves. Please get off my property and don't ever come back."

We took off as fast as we could, feeling like the biggest jerks in the world. It really made me sick to think, "What kind of person would do something that?" and to know that the answer was "I would."

We went back the next morning with a big bag of lights and left it on the porch.

You have likely been in situations where what you were doing diverged from your values. Have you ever been prompted to ask yourself, "Is the way I live my life consistent with the person I think I am - or better yet - the person I want to be?"

Well, is it?

Let's get back to the conversation on wealth. When you become wealthy in all aspects of your existence, you have what is typically referred to as a high "Quality of Life." I have heard people talking about this idea a lot more in recent years. Why? Because more people are trying to achieve balance in their lives and experience wellbeing in all dimensions. Many of us are beginning to acknowledge that working ourselves to death is pretty stupid. Our time on Earth is far too short and a lifestyle more conducive to personal growth and fun is a far better option. Sometimes this type of realization comes about when you have achieved considerable material success and start asking questions like "Who Am I?" and "What Am I Doing with My Life?" Other times it happens when you cheat

death, or when someone close to you dies or some other calamity happens in the world. (I know a number of people who went through major life changes after the terrorist attacks of September 11, 2001).

Unfortunately for a lot of us, after a few self-help books and a session or two with the Life Coach, the feeling passes and we go back to the *real* world. We continue to make choices that cause us to feel worse instead of better. We refuse to consider our values seriously enough - first, to understand what they are, and second, to acknowledge that our thinking and behavior are often inconsistent with what we say we really want.

If you don't have as much Quality in your life as you would like, don't worry – the purpose of developing a Wealth Manifesto is to help create a different reality for yourself. Some people confuse their current situation with their “lot in life” or “just the way it is.” But a “low” Quality of Life is not a fate you need to endure. It's important to understand that you have the power to change this at any time. Creating wealth and realizing Quality in your life is completely within your control. However, you must be willing to *choose* to be wealthy. Are you?

Q: How many psychiatrists does it take to change a light bulb?

A: *Only one, but the light bulb has to want to change.*

The Wealth Inside

“Power lies in the source of wealth, not in the wealth itself.”

- *Andrew Carnegie*, American businessman and philanthropist

Achieving Quality in all aspects of your wellbeing is not only a noble goal, it is something *everyone* can aspire to. I realize this may seem far off for many people, especially those whose lives are filled with scarcity.

But guess what? It doesn't matter.

I don't say that to be flippant, I simply mean that if you want, you can, and will, find Quality in your life no matter where you presently find yourself in the grand scheme of things. *You* are the final authority of Quality in your life, as determined by how you choose to feel right now. How you measure the Quality of your life experience will vary – perhaps radically – from how the next person does. And it will evolve throughout the course of your life as your values and goals change. But when Quality happens, it is the same experience of contentment, satisfaction and bliss every time. And you know it when you feel it.

Got that? Good. As we begin the journey to wealth, it is important to remember:

- Wealth is multidimensional.
- The dimensions of wealth in your life consist of anything that is important to you, prioritized in accordance with your system of values.
- Satisfaction within the various dimensions of wealth creates your Quality of life.

The ultimate goal is and to transform your conscious recognition of Quality to where you are unconsciously in that flow state as often as possible, eventually getting to the point where it becomes your underlying experience in life. Initially, you will need to stop and ask yourself, "Does this situation have Quality or not?" Later on, it will become automatic, as you are more naturally aligned with your desired Quality of life.

The practical goal – and the purpose of this book – is to harness all aspects of *who you are* and use them in the creation of whatever kind of wealth you seek. Wealth becomes the common denominator for systematizing all of your efforts. Whether you are talking about money, personal growth, better relationships, developing a skill, or spiritual oneness with God, all aspects of your life function according to the same laws.

Hence, to everything in your life.

A lot, then, is riding on your becoming wealthy: the universe is counting on it. Attaining wealth is a big part of the reason you are here. Your purpose is very much tied to rising to the peak of your potential. You have been given remarkable gifts that are unique to only you and that must be activated and put into circulation in order to provide the most value to yourself and others.

Let's move forward now. To do the great work that you are here to do, you must understand energy. Energy is the underlying component of everything and is the transformative resource you will use to exchange the value you uniquely possess for whatever kind of wealth you desire. And that's what the next chapter is all about.

Your Wealth Manifesto, Article 1

In this chapter, we have added Article 1 to Your Wealth Manifesto:

Wealth is the quality of your life.

Declaration:

I acknowledge that wealth is about far more than money.

Preparation:

The objective of this Preparation is to get you thinking about the different dimensions of wealth in your life.

Refer back to material in the chapter and write down a list of the things that are most important to you, independent of how “successful” you are feeling about those aspects of your life right now. Note that there are no “rules” for what constitutes a dimension of wealth.¹

Reflection:

Look at your list again and think of some goals you have in each of those areas. Write down at least one goal for each wealth dimension. Now, in the far left column, prioritize the three goals that are the most important for you to achieve right now. Imagine each one as completed. How do you feel about your achievement? How has your life changed?

Look at the other things you have listed and think about what you will do next to continue to grow and improve your overall Quality of life.

¹ For this and other exercises to follow, a template with some examples are provided in the downloadable workbook.