

R.O.L.

Activating the Highest Returns On Life

ROL Activating the Highest Returns on Life

Published by Kalani Vale

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I would like to dedicate this book to the following people and why

To my daughter Layla you are the Heart of this book.

To my Son, Kalani Jr. You are the Reason for this book.

To my Mother Estrella. You are the Backbone of this book.

To my Father, Allan who is in Heaven.

I love you Dad. I miss you so much it stills hurts.

You are this Book.

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Foreword

by Les Brown

You have something special; you have greatness in you. Kalani Vale has written a book that helps you begin to see yourself differently; to see an enhanced vision of yourself. He wants you to focus on yourself by making a greater return with your life, on your life, and in your life!

Often, people spend time talking about the return on their investments but forget to invest in themselves. He forces you to begin to look at where you are in this era of accelerated change, overwhelming complexity, and tremendous competition.

Kalani's book will change that.

Return on Life will show you how to begin to make a greater impact and to leave a legacy.

Warren Buffet famously said, "*The most important investment you can make is in yourself.*" He did not refer to real estate nor the stock market (where he has billions of dollars). This is a sentiment Kalani shares. He and I both believe this will have the greatest return for you and the greatest impact for your life.

Each chapter in this book was designed to help you to reflect and to ask yourself "*Who am I?*" and "*How am I showing up in life?*" The book will teach you to focus on all areas of your life; not just financially, but also with your career, your spiritual life, your family life, and your social contribution to your community and the world.

And as you look at yourself, you also look at your goals and your dreams.

When you do, ask yourself, if I had my life to live my life over again, could I have made a greater impact?

Could I have done more?

With this book, Kalani will help you live a life of no regrets. You can live a life where you begin to live full and die empty. You can design a life where you give all that you have; creating a greater return mentally, emotionally, and spiritually.

You can Live a life of multiple prosperity!

You have something special; you have greatness in you. Ask where you are in your dreams, in your goals, and the answer is that life is a question

...and how you live your life is the answer.

Return on Life is the blueprint that will create the clear direction for a greater return on the one thing that truly matters; your life.

-Les Brown

Introduction

ROI or return on investment is a popular term with investors. When we put money into something, we always hope for a greater return. This is in addition to preserving the initial investment of capital, of course.

In addition to be a speaker, sales trainer and father to two supertwins, I've helped thousands of people with the ROI of their investments. In all these years, I've been fortunate to help parents fund college education for their children, afford a new home, pay off their debt, and prepare for retirement.

The ROI they've planned for was a methodical and patient process of investing for the long-term. While my guidance has been helpful and the investments abundant, there has been a silent hole missing in many of our conversations.

This "hole" or gap in the conversation didn't mean the investments weren't sound and the end results were not good. It's simply a matter of perspective.

What was missing?

ROL

Return on Life

You see, money is just a piece of paper with dead presidents on it. It is just paper. It only has value because we use money to buy food, build homes and pay our bills. Money is a tool.

Why then, was 99% of the conversations I had about money?

Isn't it more important... vital even, to focus on what the money meant?

How would this important tool be used, leveraged and applied.

There are plenty of stories of wealthy people who are unhappy, have rotten kids and personal conflicts, health issues and trauma. The old adage, “Money does not buy happiness”, while trite is undeniably a fact.

Inside these pages, therefore, I have weaved the relationship between money and the things that truly matter to us all. As you go through this book, you may agree or disagree with some of my ideas.

That’s OK.

You’ll also find a large percentage of the words end in a question mark.

The questions you ask yourself about your ROL is what this book is truly about.

My intent is to not simply tell you what I think. The underlying foundation and lessons are all about you and what you want.

Knowing what you want is the first step.

Clarifying how to get it is usually where people start. And that leads to frustration, anxiety and often a sense of drifting.

As you go through these pages, keep in mind this is more of a workbook than a playbook.

You won’t find “7 steps to happiness” (as if that was even possible). Instead, I encourage you to read the questions and do what most people NEVER do.

Fill in the blanks.

Journal.

Think.

It’s your life, after all. Why not take it more seriously than those pieces of paper?

Health Fund

Did you know that heart disease is totally preventable?

Did you know that half of all people who die of a heart attack have perfect cholesterol levels?

Did you also know that more women than men have heart attacks?

You have to invest in your health fund to prevent heart disease. I am not a doctor, but I have seen blood tests where the person was in amazing shape but had a high chance of a heart attack or stroke within five years. I have also seen tests where the person, on the outside, was what I call pleasantly plump, but their heart was in great shape. Do you believe that if you have a healthy heart, you have a healthy body?

All investments have fees (even mutual funds have hidden ones!) Life is no different. You know that eating clean pays dividends, and the fee is probably eliminating that extra cookie.

In all aspects of life, you must invest before you can withdraw.

I want to share with you the “fees” of life.

Let’s pretend you are Sleeping Beauty and you fell asleep for thirty years. But before you fell asleep, you invested \$1,000 in a mutual fund. During the entire time you were asleep, you got an average rate of return of 10% on your one-time investment of \$1,000.

In thirty years, your \$1,000 would grow to \$19,000. Not too bad for being asleep, right?

The problem is, you didn’t read the fine print, so you didn’t see that this fund has a hidden fee of 2%. You were expecting to have \$19,000 when you woke up, but you have only \$7,500. That is a difference of \$11,500.

That is a whopping difference of 60%!

Just as with a mutual fund, your “fees” of life matter. A 2% fee absolutely does matter to your rate of return on your life. What if you could get a 60% higher rate of return on your life? What do you think your life would be like?

You see, you must pay a fee regardless. However, the 2% fee works both ways. You can invest 2% in things that seem small, but soak up to 60% of your future value (money or life) Or, you can invest 2% in something that may seem small but returns massive dividends even beyond your own life.

- What hidden 2% fee is stopping you from getting the best returns on your life?
- With your spouse?
- With your kids?

What 2% hidden fee is stopping you from getting the best body you could have?

Or put another way:

What 2% fee are you “eating” that is causing your health to suffer?

It does not take much to have the body you want.

Seven days times 24 hours gives you a total of 168 hours. If you used just 2% of those 168 hours to work out every week, what would your body look like? If you break it down even more, 168 hours is 10,080 minutes. Two percent of 10,080 minutes is 202 minutes. Move your fat ass! Get off the couch and spend just 2% of your week changing your health forever! Quit eating those bonbons and get to the gym. Get to the park, get back into those waves. Get back to the tennis court; Get back to playing softball twice a week. Not only will get back in shape, you will have tons of fun. The power question you should be asking yourself is,

“How can I lose weight while enjoying it?”

Come on, fatso, give yourself a break—it takes only 202 minutes a week to forever change not only how you look but also how you feel. You know the old saying: when you feel good, you do good. What would you do if you had 60% more energy every week?

- What if your body looked 60% better than it did last year?
- What would you do today?
- Tomorrow?

Can you work out for 60 minutes, just three times a week? Okay, you lazy ass! How about 30 minutes, three times a week?

People always ask me about my meal plan. They expect me to have this amazing array of healthy meals to choose from. You know what my meal plan is? After I work out, I plan to eat. That’s my meal plan. And you know what? Because I work out on a consistent basis, I also eat a lot healthier and better. You’re not gonna get healthy if you don’t work out. Forget all those diets that sound too good to be true (HINT: They are) None of that garbage works.

You know what works?

Getting addicted to the feeling you get after a workout. I don’t know anyone that has ever said to me after a workout, “Man, I wish I didn’t work out”—they say the exact opposite, “I am so glad I worked out!” After a few weeks you will be more addicted to the feeling of a healthy workout instead of the Chick-fil-A 12-piece chicken nugget meal with large fries and a large sweet tea. Darn you, Chick-fil-A! You piss me off so much. Why do you have to be closed on Sundays?! You don’t even know how many times I have driven up to your drive-through and realized, “Oh, it’s Sunday; it’s closed.”

Okay, Kalani, back to reality. . . :)

Okay, fatso, since you don’t wanna workout, what 2% “fee” food are you willing to drop this week? Are you willing to stop drinking

Coke? I'm sorry if you are addicted to sugar water. It's not entirely your fault. They spend billions convincing us drinking that swill will make us happy.

How many super healthy AND happy performers do you know that drink this crap?

Personally, my 2% fee food is cookies. I really think that cookies are the food of the angels. I used to eat cookies every day. Thank you, Jesus, for giving me the ability to finally give those up.

How about you? What is your 2% fee food?

On a side note: If you do start going to the gym and working out, please shut up and just work out. You can socialize after your workout. Nothing bugs me more than people at the gym who talk for five minutes in between sets or spend half their work out on Instagram.

Or are you this guy: You do one set of ten reps and then check Facebook for five minutes. Notice I said "guy". . . I go to the gym almost every day, and the guys are always the ones talking and checking Facebook. The girls are there to work out. Props to my lady warriors. You go into beast mode, and I love it!!

When I go to the gym, I try to maximize my time while I am there. I will try to get in my cardio while working out with weights, doing super sets with 30 seconds of rest between sets. What is a super set, you ask?

A super set is where I will do four different body parts as one set and every body part will do at least 20 reps. I have a professional bodybuilding friend with the body of a Greek god named Ron Sargeant who told me that I had to do more reps to really build the muscle.

I was having problems building my chest muscles. I'll be honest, I was getting frustrated with my results. I was getting stronger, but my boobies were only getting bigger, not getting more defined. I was at a friend's birthday party with Ron, and I asked him about how to build my chest better.

He told me about a 2% new workout action. His exact words were, “Kalani, you have to do more reps.” At this time I was still doing super sets, but I was only going up to eight reps per exercise. I immediately went to the gym and implemented his advice.

That is another lesson for you: When you seek advice, please ask people who have done it before, and are still doing it. God knows how many people are still living in their past glory. Ron Sargeant still builds his body day in and day out. I have known him for over 30 years and the whole time I have known him he has been pushing his body to the limits.

His advice to me was pure gold. It was a 2% idea that would give me a higher rate of return on my body. Here is the key, though: I took his advice and put it into practice right away after Ron told me about this. Once you have a great idea or get great advice, how often do you execute it right away? How fast do you implement it? This is the key. You must execute it to see if it works for you or not. The very next time I went to the gym, I starting doing my super sets, but this time I lowered the amount of weight and purely focused on the perfect movement of the muscle I was trying to build. I upped my reps to 20 on the first set, 18 on the second set, and then 16 reps on the third set. Not only did my chest explode with new growth and definition, but my strength also grew with the extra focus on the right movements and consistency of the reps.

I realize this is just a metaphor for life. The truest form of insanity is thinking your life will change but doing the same action every day. You keep thinking the same way every day. If you want your results to change, you must change. If you want your outcome to change, you must change the action you are doing.

The more reps you do on the new action, the better your results will be. You will start becoming a master of that new action. You will start mastering that new idea. It does not take much to get a higher rate of return on your body.

When you start doing more reps (actions) of success, your results (ROL) will increase exponentially. What would it be like for your body fat percentage to decrease by 2%? This would literally transform your body and mindset. Do you think you would feel better? Yes, you would.

And when you feel better, you do better.

Going back to the super sets . . . This is also a metaphor for life. To give you an example, I am a single dad of twins who are 15 years old at the time of writing this book.

I am super busy with investing in my son's and my daughter's life funds every day. I am also investing in my mom's life fund. Since my dad passed away last year, my mom lives with me now. She suffered a stroke a few months back, so I have to make sure I am investing in her life fund every day. I also have found my Wonder Woman. I also have to invest in her life fund every day, too.

I have to be investing in all these funds while I am also investing in my own life fund and my business fund.

Life is like a super set. Like I said earlier, when I go to the gym, I maximize my time by doing four different body parts as one set. I do high reps to grow my body parts, only taking 30 seconds between sets so I can get my cardio in.

To give you an example: I will do one set of lower chest, with one set of sit-ups, along with one set of lat pulldowns—all combined this is one super set, made up of three exercises. I end up doing 180 reps, including the 30-second rest in three minutes.

I will do nine super sets like this in a matter of 27 minutes. I am literally exhausted from this workout. I not only build my body and mind, I am building muscle while I am getting my fat-burning cardio.

Here is the key: the more muscle your body carries, the more your body is burning fat all day long.

If you want to lose weight, you must work out with weights or some type of resistance training. Alternatively, you can use your own body weight for the weight training.

Isn't life like this?

You are investing in multiple life funds at the same time. Your life is one super set. As you focus on the right muscle contraction to build the muscle, it is like focusing on the right type of action in your daily life funds to get the highest rate of return. Building the right type of muscle is like aiming for the right type of growth. Investing the right 2% in your health fund will get the maximum ROL in the least amount of time.

Don't we all want to get better results faster?

Now let's start investing in your health fund for the maximum ROL. What 2% fee food are you willing to give up in the next two weeks? What 2% action are you willing to implement to get your physical heart to be healthier to avoid getting heart disease?

What 2% action are you going to start (or start again) today and be consistent over the next 14 days to get your body looking the way you want it to look?

What 2% lie are you currently believing about your body that you are no longer going to agree with, starting today? And when that lie from the pit of hell starts whispering in your head again, are you willing to realize it is just a limiting belief, a limiting lie and 2% fee of life that is keeping you from getting your highest ROL?

All you have to do is no longer agree to that lie. It's not true. If you think you are ugly, that's a bald-face lie!

- If you think you can never be wealthy, that's one of the biggest lies broke people tell themselves.
- If you think that you will never find your soulmate, that is also a lie.
- If you think you can never be financially free, that is a lie from the pit of Hell.

My friend Estrella Harrington was just diagnosed with Stage 4 cancer. She woke up one day in the middle of the night to a sermon on the TV. All she heard was the TV preacher saying, your cancer is already healed, your body is just catching up. Don't pay attention to the disease. Pay attention to the

solution. She did just that. She was cancer-free in a matter of months. The power of the mind is incredibly powerful when we access it correctly.

Just like Estrella, you are wealthy. Your bank accounts are just catching up.

Your body is beautiful. With every super set, your body is catching up to the image you have in your mind of what it will look like.

Please write down now what 2% lie you will no longer agree with, starting today.

What 2% fee food you are willing to give up today and be consistent for just the next 14 days?

What 2% activating action are you going to be consistent with over the next 14 days?

What one “fee” food are you going to give up for the next 14 days?

What one “2%” exercise are you going to do in the next 14 days?

Notes:

Heart Fund (PPC)

What are the desires of your heart?

What do you believe is your purpose on this earth?

What is the calling in your heart you are reminded of every day when you go to that painful job with that irritating boss who does not appreciate you?

What is your PPC: Purpose, Passion, and Calling?

Everyone needs to read a book called *Outwitting the Devil* by Napoleon Hill. This book convinced me that the author literally sat down and interviewed the devil. He talks about how the devil can derail you if he could take away your purpose. This book was originally written in 1938 but was too controversial to be published until 2011. I truly believe that Napoleon Hill would have been ostracized by society because people would have thought he was the devil. The information in this book will give you some food for thought on how today's school system is designed to get you to forget your dreams and just get good grades in order to get a 'good' job.

I truly believe today's school system is designed to dull your PPC and train you to get into the workforce so you can believe you will be secure with a "good job"—this is complete B.S.!

The reason this chapter is called the Heart Fund is to discuss investing your 2% every week into your heart's true calling. What if you could invest your 2% every day? That would be about 30 minutes a day, three times a week, invested into following your heart and making your dreams come true.

What would your life look like if, instead of investing your 2% a week, you started investing your 2% every day. Can you imagine what your life

22 Heart Fund (PPC)

would look like if you invested 202 minutes a day into your Heart Fund, your PPC?

What 2% action could you take every day to get a higher rate of return on your life every day?

Two percent of each day is just 30 minutes.

- Would you spend your 30 minutes listening to a podcast on how to build an online business?
- Would it be 2% a day reading a new book?
- Would it be as simple as 2% a day doing yoga so you could relax more?
- How about taking a 2% nap?
- How would your energy level be if you were able to take a 2% power nap every day?
- Can you spend just 2% of your day on creating the highest possible returns on your life?
- Are you investing your time wisely every day?

Ask how you can become part of the 2% Champions Club.

If you want to create the highest returns on your life, all you have to do is invest your 2% every day into your PPC. What would your life be like if you invested your 2% every day for 30 days straight? Being consistent is the multiplier ($\% \text{ of time} \times \# \text{ of days} = \text{R.O.L.}$)

When you become consistent, your rate of return will go through the roof. Now when you add the magic component of being present, then you are fully engaged and at peace.

Success is not measured by how much money you have. Not how much “stuff” you have. It is actually measured by how often you can live in the present moment. Peace and fulfillment come when you are totally present enjoying your kids, your family, and your success. I know so many people who are always living in the future. They will only be happy when they get to a certain “success point” in their lives. Then they get there and are still not happy. When you live in the past, you will only find hell.

When you live in the future you will only find stress and worry. You must forgive your past and prepare for the future. Just don't live there. Learning to become more present every day is truly investing your highest returns on your life.

Are you having trouble figuring out what's in your heart; your PPC?

I have a coaching program that will flush it out, once and for all.

I will tell you a little secret about the process; I will help you create a million-dollar testimony. In this testimony you will find the negative things hiding in your life and bring them to the light, setting yourself free of the bondage of the 2% negative lie you have been believing. You will be helping others out of the bondage of the 2% lie that has been keeping you from getting your highest returns on your life.

In your darkest hours, you will get extreme clarity once you start taking action.

Let me give you a personal example. I got my real estate license when I was just 22 years old. I had a friend named Sherri Kamakani whose dad was a commercial real estate broker. He was an amazing man who had an amazing wife. They were experts in selling and leasing out strip malls and shopping centers. They took me under their wing and even let me live in their home for few months while I was trying to get my real estate career off the ground. They mentored me and showed me how to buy and sell commercial real estate. Because of them, I was able to buy my own small shopping center in Pacific Beach.

This strip mall had a 7-11, a Beer Bar Tavern, a laundromat, a nail salon, and a sign company: a total of five tenants. At 23 years old, I was negotiating leases for these businesses to rent out space at my shopping center. That was when I learned about triple net leases, and I also had my first 2% lesson on bankruptcy. When we bought the shopping center the 7-11 was actually in Chapter 11 bankruptcy. They were reorganizing their debt structure to stay healthy and in business. The parent company was called Southland Corporation at that time.

I didn't realize how learning about 7-11's bankruptcy actually helped me make a million-dollar decision later on in life.

When the Southland Corporation came out of bankruptcy, they were actually much stronger and healthier than they were before. They were able to save the business. I am sure most of us today have been in a 7-11 to get a slushy and those healthy cheeseburgers, LOL.

After my commercial real estate career, I entered the residential market. I sold homes for C-21 beachside in Irvine. It was one of the best times of my life. We had an amazing manager and leader, Kaye Gitibin. We were like one giant family because of how he treated us. We had a very competitive office with quite a few million-dollar producers walking around.

One of the best ways to get ahead in life is to surround yourself with people who are in the 2% club. These are the ones that consistently do the action every day to create the life that others only dream of. They are the ones that are getting the highest rates of return on their business and career.

While enjoying my successful residential real estate career, I got invited to a meeting in Irvine. I didn't know anything about MLM or network marketing, but boy did I love what I saw. There was this medical doctor, Dr. Brad Davis, on stage talking about how he left his prestigious career as an emergency room doctor and now was selling a dream called financial freedom. The tool he was talking about was six-second billing with a company called NTC, National Telephone and Communication. When you would make a phone call, if you ended your call at three minutes and ten seconds you would still end up paying for four minutes because they rounded up the minute. Six-second billing would save so much money. If you paid \$750 and became a representative you could sell this service and get paid a residual income on all the clients you signed up to use their long distance service.

Not only did I sign up, I killed it.

I became one of the top guys in ten months. I had a sales/recruiting team of over 1,000 people in no time. This is where they taught me how to motivate and speak. This is where I fell in love with speaking and training. I started listening to self-development tapes from leaders like Tony Robbins

and Jim Rohn. I started reading a ton of books in my 2% per day and was getting better and better as a leader. One of the best ways to get the highest ROL in life is to invest in yourself. The more you invest in yourself, the better. No training or seminar goes to waste. No amount of money is ever wasted when you invest in yourself. It can be as simple as taking time to get a manicure and pedicure to pamper yourself. I highly suggest you do this. The best part is when they massage your feet, legs, and hands before they make your nails so pretty.

I soon found myself leaving my real estate career and going full-time into network marketing. But two years later I was flat broke. Network marketing, or MLM, is an amazing system of moving products through your friends and family.

It really works if you truly work it.

Here is the key if you're going to get involved with MLM. You must, I mean *must*, make sure the leadership team of that company has impeccable integrity and unshakable honesty.

Unfortunately, NTC's leadership did not have either.

Getting the highest ROL always depends on leadership, whether it's the leadership at home or in a major corporation. Great leadership can take a family to extreme fulfillment and success. Servant leadership can take a company to a billion-dollar status in a very short period of time when its leadership has its core 2% dedicated to helping the team, not just oneself.

Are you being a servant leader with your 2%? Or are you leading a team or company that is only interested in your own ROL?

True leadership is focused on helping others get their highest ROL. There is a saying: if you want to become successful, all you have to do is help others become successful.

Here is the success formula for MLM companies:

$$\# \text{ people} \times \text{their ROL} = \text{Your ROL}$$

I left a successful real estate career to pursue MLM full time and two years later was not only flat broke financially, but also broke emotionally. I got all my family and friends involved in NTC, and when it failed, I felt so guilty. They invested in NTC because of me and the trust and reputation I had built.

I was so embarrassed, I totally felt like a loser.

We all have setbacks in life. I have read somewhere that the average millionaire fails seven times before they become wealthy. I even saw that Walt Disney went bankrupt several times before he made it big. He even had his first characters stolen from him by a close business partner.

Sometimes I think God has a funny sense of humor. I truly feel he sometimes takes you out to pasture because he needs you to go through the wilderness for a while before he can truly bless you with 2% wealth, because he wants to make sure the fame and fortune won't own you when you are a multi-millionaire.

When NTC company failed, I was so angry and hurt. I literally had fantasies of killing the leaders of this company. That's how demonic it had become.

I'm telling you right now: In your darkness you will find the light. In your darkness you will find your PPC.

You see, NTC had already served its purpose for my life. As a matter of fact, all the leaders that had made it big in that company are now multi-millionaires in other companies: Kim Hui, Duke Tubtim, Kevin Porter, Denis Wong, Paul Taira, Guillermo Haro, Dave Braun and his brother.

NTC was the best training ground for success. The common thread was the fact that we all learned how to speak at NTC. All we did was teach people how to do the recruiting presentation. That's one thing that Paul Yao and Jerry Balla were very good at: teaching us how to do the presentation.

Every person that did the recruiting presentation on a consistent basis at NTC is today very, very successful. This is why in my coaching program I

will teach you how to create a million-dollar testimony. While crafting this million-dollar testimony, you will create your own personal stories of being ordinary and being extraordinary. You will be able to teach your life lessons to people, to help them break their limiting 2% lies and you will be able to tell your life story that will inspire others to their best life. To achieve their highest ROL.

The best way to grow your business or career is to use speaking to brand your product or service so others will want to buy your product or service through the stories and testimonies you share with the audience.

As you help others get clarity on what 2% actions they can take to get their ROL, you will increase the ROL of your life in multitudes. When you help others get what they want, you automatically get what you want.

This is how NTC helped me become the man I am today. Because I was so depressed about my stupidity of leaving my real estate career to pursue a career in MLM only to have it fail two years later, I developed a very bad 2% behavior habit. I would be alone in my room for what seemed like months. I would play solitaire on my computer for hours. When I say hours, I really mean hours. I remember one day I had played solitaire for almost eight hours and finally started waking up.

I heard a whisper in my head that asked me, “Are you going to sit here for the rest of your life?” You see, I was not sick of playing solitaire. I’ll be honest; I quite enjoyed it. What I was sick of was the fact that I knew I was better than that. I have always known that I have a higher purpose to accomplish on this planet, but I was not sure what it was yet.

Have you ever felt you were born to do more than you are doing today?

God ripped me out of the NTC pasture, not knowing the skills I learned in that pasture helped me kill it in the next pasture, in the next season of my life. The NTC season was over for me. That whisper came because I was about to exit the wilderness pasture. Some of you reading this book right now are currently in the wilderness pasture. You feel lost and insecure. Some of you are angry and in “victim mode.” I totally get it.

Please understand that the season you are in was meant to be just that. Just a season. In that season is part of your million-dollar testimony you will share in the future. Every season we go through helps us develop a specific skill set that helps us transform our ability to get the ROL faster.

Entering the next pasture in my life, I realized while I was at NTC I fell in love with motivational speaking. I also saw how the most successful people who were in MLM were the ones who were always in front of the room doing the presentation.

I decided to become a motivational speaker. It's amazing how clear everything seemed when I made this decision. All of a sudden I had this sense of peace. I was back on my PPC. I actually was never off it . . . I thought I was, because the results I was getting were not what I wanted. Sometimes the results we are getting may not be the ones we want, but are the very ones we actually need to get to the next pasture.

When you get clarity is when God will bless you—and bless you fast. I have found that it is frustrating when you don't know what you want in life. You are afraid to make decisions to move forward, and the most frustration comes from that inaction.

Life will make decisions for you if you don't make decisions for your life. Most often when you let life make decisions for you, they're not going to be very good.

When I finally made a decision to become a motivational speaker, the 2% daily action started to happen very easily.

Any action is better than playing online solitaire for eight hours a day. Moving is critical. Go to Starbucks and do your job searching, business searching or new idea searching.

The 2% action I started taking was getting information on how to become a motivational speaker.

I got online and started doing research on how to become a motivational speaker. I spoke to several people I found online. This was a time when the

internet was still very new. Someone told me to get a book called *Speak and Grow Rich*, a great book about how to get paid as a speaker and how to create your own million-dollar speech.

Then I spoke to a doctor who was a motivational speaker. I don't even remember his name—I'll call him Doctor Mentor. This man literally changed my life. He put me on the trajectory of massive success. I spoke to him for a good hour. You see, what I was doing was trying to find a mentor to help me become a motivational speaker. The right teacher in your life will lower the time it takes you to become successful by learning what to do. But most importantly, you'll also learn what not to do. Being smart is learning from your mistakes. Being wise is learning from other people's mistakes. Before I got on the phone with Doctor Mentor, I had this dream of working with the world-renowned motivational speaker Les Brown. I had found out he was in Atlanta at the time. He had his own radio show he was working on. Since I was flat broke, I gave up on this idea of working with Les Brown because he was in Atlanta and I had a limiting belief that was telling me, "Kalani, how are you going to work with him? You have no money to fly to Atlanta. You're broke."

I let this limiting lie stop me.

When I was talking to Doctor Mentor, he said to me, "Kalani, since you have done real estate sales and already know how to speak from learning at NTC, why don't you go interview with Tony Robbins?"

This was when my life took the turn skywards. I can literally pinpoint this exact conversation as the moment when my life took the leap into my PPC. This man was sent by God to tell me my next step. I never even thought about working for Tony Robbins. I asked Doctor Mentor where Tony lived, and where his office was. He was in San Diego. I was living in Laguna Hills at the time and his office was literally less than an hour's drive from my home.

As soon as I got off the phone, I called Robbins Research. I spoke to the receptionist and asked her how I could get a job with Tony's company. I was willing to work in the mail room to start off. I just wanted to get in. Little did I know God had bigger plans for me.

This is when the receptionist told me to fax them my resume if I wanted to get a job at Robbins research.

She also told me that they got about 100 resumes a day, so it might take a while to get back to me, if at all. Well, that was not good enough for me. I decided to drive down to the headquarters in San Diego to personally hand in my resume. I had to make myself stand out. I had to be noticed. I had to be different. After I faxed my resume in, I got in my car with my friend Kecia Wimmer and we drove down together.

We got to Robbins Research and I went in and introduced myself to the receptionist and told her, "I just spoke to you yesterday and I have already faxed in my resume and I also wanted to hand deliver it to you." This conversation lasted about one minute. The lady at the front desk was very nice.

When we got back into the elevator to go back down to our car, there was a gentleman in the elevator. If you ever meet me, you will find that I am very outgoing and love to make new friends. I said hello to this gentleman, and I did not know it at the time, but he was the CEO of Robbins Research. I found this out much later. I introduced myself to him and I asked him if he worked there, and he told me that he was the CEO of the company. I introduced myself to him. He asked what I was doing there, and I told him that I wanted to hand deliver my resume to the company and wanted to get a job there. He told me, "good luck." I said, "thank you."

His name was Sam George.

Here is the crazy thing. This was before cell phones, so when I got home there was a message on my home phone recorder. It was from a man named Dan Lier. He left a message stating that he got my resume and wanted to do a phone interview.

This is how life works. When you get clarity on the next steps in your life, stuff begins to happen fast.

I called Dan back and we had a wonderful conversation.

He told me that he loved my resume, which is what prompted him to call me for a phone interview, and the next step would be for him to interview me in person. The problem was that he was not going to be back into the home office in San Diego for at least a month. He said he was in Boston preparing for “The Competitive Edge,” a one-day event showing people how to get their life and business to another level.

I immediately took action and told Dan I would fly out to see him in Boston.

Here I was, still broke with no money to fly to Boston, but that time I was not going to let the lack of money stop me from my dreams. I hustled and got the money to fly to Boston to do that live interview. Because I took action and did not let my lack of money stop me, I got the job. I did not let the fact I was out of money stop me. I just needed ideas to raise the cash to get to Boston. It does not take money to make money. When you have a great idea, the money will find you. Trust me. I am living proof of this. If you are reading this book and hurting for cash flow, living from paycheck to paycheck . . . Most people in America are two paychecks away from filing bankruptcy. If you didn't get paid for two months, would you be bankrupt?

You have a 2% idea inside you that literally will make you wealthy.

Here I am now, traveling with Tony Robbins and his team of Peak Performance Trainers and speaking full time.

We traveled 50 weeks a year, training and speaking to Fortune 500 companies. That first year I did well over 500 talks and trainings. It was a wonderful time in my life. I went from being broke to working with the #1 Motivational Speaker in the world. Traveling all over the United States, making a ton of new friends and getting paid to do it. This all happened within a short time.

If you are in the season of your life where you feel like you are in the wilderness and don't know how to get out of it, please be patient. There is a reason why you are in this season. This is where the law of contradiction is

in your life. This is where you feel like you are not getting anywhere in life, when in actuality you are growing and getting prepared for the next season of success. The current results are in exact contradiction of where you want to be. You feel lost.

You don't realize you are actually growing so much you don't see it yet. You actually won't see it until you are well into the next success season of your life. You will look back at the wilderness season and see with clarity how that period of your life gave you wisdom from the pain and failure.

The very skill I had to learn to succeed at Tony Robbins was the very skill I had discovered I loved while I was at NTC. I would have never had discovered I wanted to be a motivational speaker if I didn't leave my real estate career.

I also see the reason that NTC failed was because God had to rip me out of this world because I was not supposed to stay in the MLM world my whole life. That was just for a season of my life for me to discover the love I have for speaking and that this was the very gift God gave me so I could operate in my PPC.

Everything you have gone through is not a waste. What the devil tries to use to destroy you and your family is the very thing that God will use to restore and accelerate you to massive fulfillment and success. Your highest ROL.

Once you learn how to use what has happened to you to inspire others, it will catapult you out of the wilderness season to your next success season.

Sometimes you think you are stepping down in life when in actuality you're stepping in to the next phase of your ROL.

7 Life Mutual Funds

Finding your true PPC is like investing in the stock market. In the stock market you have a choice of investing in bonds, real estate investment trusts, annuities, etc. In the same way, you need to get clarity about finding your PPC and figure out the best way to spend your 2% to make that investment.

- Would you agree with me that investing in the stock market is very confusing?
- Where do you invest your money?
- If you only had \$202 dollars a month to invest for retirement, where would you invest that money?

There are over 10,000 mutual funds in the world. Another 10,000+ individual stocks to invest in. Thousands of bonds to invest in. Not to mention you can also invest in real estate, mortgages, second trust deeds. It's so confusing.

This book will not teach you how to invest in the stock market, but it will help you figure out what exact life funds you have to invest in to get your highest ROL. Yet, I need to talk about the sectors in the stock market so it will help you get clarity on where to invest your 2% a week for your ROL.

When you discover your PPC you actually invest your time that eventually will help you create a personal or business brand that will pay you millions of dollars by doing what you love to do.

There used to be 11 major sectors that represent key areas of the economy. Now with the emergence of cryptocurrency, I believe there are at least 12 major sectors for you to invest your actual physical money into.

1) Consumer Discretionary Sector: retailers, media companies, consumer service providers, apparel companies, and consumer durables. These

companies benefit greatly when the economy is growing, and consumer spending is high or is accelerating.

2) Consumer Staples Sector: food and beverage companies as well as companies that create products consumers are unwilling to cut from their budgets. If you're a Starbucks junkie then you definitely invest in this sector every day. These are defensive plays capable of withstanding an economic downturn.

3) Energy Sector: oil and gas exploration and production companies, as well as integrated power firms, refineries, and other operations. In general, these companies generate revenue that's tied to the price of crude oil, natural gas and other commodities.

4) Healthcare Sector: biotechnology companies, hospital management firms, medical device manufactures. This is a defensive play and growth opportunity since people will always require medical aid.

5) Financial Sector: banks, investment funds, insurance companies, real estate investment firms, among others. In general, the majority of the revenue generated by this sector comes from mortgages and loans that gain value as interest rates rise.

6) Utility Sector: electric, gas, and water companies as well as the integrated providers. In general, this sector generates consistent recurring income by charging consumers and businesses that provide higher-than-average dividend yields.

7) Industrial Sector: aerospace, defense, machinery, construction, fabrication and manufacturing companies. In general, the industry growth is driven by demand for building construction and manufactured products like agricultural equipment.

8) Technology Sector: electronics manufacturers, software developers, and information firms. In general, these businesses are driven by upgrade cycles and the general health of the economy.

9) Telecom Sector: wireless providers, cable companies, internet services providers and satellite companies, among others. In general, these companies generate recurring revenue from consumers.

10) Materials Sector: mining, refining, chemical, forestry and related companies that are focused on discovering and developing raw materials. These companies are at the beginning of the puppy chain, they are vulnerable to changes in the business cycle.

11) Real Estate Sector: companies invested in residential, industrial, and retail real estate. The main source of revenue for these companies comes from rent income and real estate capital appreciation. As a result, this sector is sensitive to interest rate changes.

The Bottom Line is that the stock market is often divided into eleven sectors, with each sector having unique dynamics affecting its profitability. Investors looking to build exposure to specific sectors can use any number ETFs to achieve their asset allocation goals.

The benefit of a mutual fund is the mitigation of risk by investing a little bit in multiple sectors.

Just as in the market, there are sectors in our lives. In our lives, however, we don't have the choice to select one or the other. We all have multiple sectors.

We invest in them with our actions or our ignorance.

Both yield a dividend. It's up to you if those dividends are positive or negative.

Life Allocation Percentages

When you open a new mutual fund account, you can take a simple test to see your risk factor. This simple test can determine if you are a conservative, moderate, moderate aggressive or aggressive investor.

How are you investing in your own life? Are you a conservative investor, not pursuing your dreams because you're scared or don't know how to attain them? Perhaps you're just dreaming, and not really investing any time at all in your PPC.

Or are you a moderate investor? Maybe you have tried a couple of businesses but not really committing because you're still not sure of your calling and purpose. Another way of putting it is that you only put one foot in the water and have the other foot out. You go in and out of trying to pursue your highest ROL.

Or maybe you are a moderate aggressive person who actively goes after your dreams by investing a good chunk of your time into your PPC. Moderate aggressive investors are the people who still may have a full-time job but when they get off, they are still burning the midnight candle with their business. Jim Rohn used to always say, "What you do from 9 to 5 will pay the bills; what you do from 6 to 10 can make you a fortune."

Then there is the aggressive investor. These people have complete clarity and take massive action every day to maximize their ROL. They are investing their 2% every day. The more action you take, the more things get clear on what you want to do because you often find out what you *don't* want to do. Often times you will have this gut punch in your stomach that what you are currently doing is not what you want to be doing the rest of your life. You can only figure this out by taking action and "feeling it out." Most people get more clarity by doing the things they don't want to do than actually doing what they were meant to do.

Thomas Edison was asked how he discovered the formula to make a light bulb. He is famous for saying that he “invested his time in finding 10,000 ways why it didn’t work.” He invested his time and effort to the point he finally solved what he was meant to do and, in my opinion, what he was born to do.

Please take a look at how you’re currently investing your 2% into your life funds. Are you a conservative investor who is scared of taking action and just settles in life?

Or are you a moderate 2% investor who has tried a few ideas but hasn’t invested consistent behavior patterns to figure out his personal PPC?

How about your moderate aggressive people out there who are investing that consistent behavior but still need a coach to make sure you don’t waste more time and money?

You aggressive ROL investors have figured out your PPC but you’re not making the money you want yet. You’re investing all your time into getting your highest ROL in each of your life funds.

These are the four types of ROL investors: conservative, moderate, moderate aggressive, and aggressive. Now, just like the 11 sectors of the stock market, Let’s look at the different sectors in life where your PPC will be found. These seven sectors, or mountain tops, where you will find your personal calling are:

1. Arts and Entertainment
2. Business
3. Education
4. Family
5. Government
6. Media
7. Religion

These seven sectors will help you focus on where you should be investing your 2% every month if you’re a moderate investor, 2% a week if you’re a moderate aggressive investor, and your 2% a day when you are an aggressive life investor.

Please get out of the safe life investor class of people. The higher the life risk, the higher the life rewards. Here is some good news for you. It's very easy to go from conservative class to the aggressive life class investor. How you spend your 2% every month, week, or day will determine how fast you get clarity on which of the seven mountain tops you are going to dominate.

On a side note: There are people who are aggressively taking action every day and still feel like they are not getting the results they want. They are still a little lost. You are actually where you are supposed to be. This period of time in your life is called the "Period of Contradiction." This is where you feel like you are not going anywhere when you actually are. Winston Churchill once asked, "Can you go from failure to failure without losing any enthusiasm?"

Can you keep swinging the bat even though you have struck out three times in the game already? Can you take the winning shot even though you have missed the basket seven out of seven times? Life rewards the ones who take the action, who invest the time to figure it out. When in doubt, take another swing. When in doubt, take another shot. Be like Thomas Edison and invest 10,000 hours to make a world-altering invention.

In Malcolm Gladwell's book *Outliers* he has done massive research on what it takes to become a master at something. He has a pattern. When someone has achieved mastery in any one of the seven Life Funds, he or she would have invested over 10,000 hours of their life to be a master.

Let's break this down and get total clarity on what part of your life you need to invest in to achieve mastery, which in turn will get you wealth.

You take 10,000 hours and you divide that by 40 hours in a work week. You will get 250 weeks. You divide this by 52 weeks in a year and you will get 4.8 years.

What would it be like to be making millions of dollars a year in your PPC in less than 5 years?

One of the many things I learned from Tony Robbins was this statement he would make that really resonated with me: "Most people overestimate

what they will do in one year but completely underestimate what they can in a decade.”

Your life can completely change very fast. Look how fast the last five years have gone. The next five years will even go faster.

The sooner you start investing in your PPC, the sooner you will achieve mastery.

For the majority of you, it will not take you five years, because here is the most beautiful thing about life: once you get extreme clarity on your calling, success happens very, very fast. The money and fame will come to you because now you have a higher Rate of Vibration (ROV) and are attracting more wealth and abundance to each of your life funds. When you start taking the right Activating Actions, then your Mastery happens much faster.

This is why I had to write this book. With our coaching system and live events we can help you map out what your own personal life funds are, and the right sequence you have to invest in them for your own Maximum ROL. The more Activating Daily and Weekly Actions you take increases your clarity on which mountain to climb and create real wealth from.

This is when you experience all the people who are in convergence experience. Convergence just means you are making a very good living at what God has called you to do. All the ups and downs from your life have given you wisdom as to what life fund you should choose to operate in.

- What if you invested quality time into your spouse and your kids?
- What type of relationship would you have with them?
- If you could put a monetary value on your current relationships, what type of ROL are you getting now?

If you want a million-dollar relationship with your spouse, you must invest like your wife is a Blue Chip Stock and invest in her every day.

If you could have invested in Apple computers 20 years ago, would you? If you could invest in Microsoft when it first went public would you mortgage your house to invest, knowing what you know now about Microsoft?

Well, I am here to tell you that each of your kids is a baby blue chip stock. Why don't you invest in them like they were going to be a giant company one day? If you looked at it in that way, then maybe you would be more present and put your family before your career.

Robert Kiyosaki, who wrote the best-selling book *Rich Dad Poor Dad*, had asked a question in his book: "What can a poor parent teach a child?"

As you invest in your own mastery in your calling, you will be able to teach your kids another way of thinking. Another way of being. Most people say, "When I become wealthy, I will do more things in life. I will be happy when I am wealthy." This is the complete wrong life sequence. This life sequence is: Have Do. Be. Meaning, when I have wealth I will do more and be happy. The million-dollar sequence is: Be/ Do. Have. I'll be happy now and do the things I was meant to do, and the wealth and abundance will follow.

Please take the time to invest your 2% at least every week so you can get more and more clarity of your purpose. Consistently taking Activating Actions will give you more data on the right life funds to invest in. The right track to run on.

What is one Activating Action you are willing to invest in over the next 14 days to activate your PPC to a higher frequency?

Honey Fund

Do you know your partner's love language?

If you do know it, are you actually speaking it?

Are you speaking life into your partner or are you speaking death into her or him?

As of this writing, I have been a single dad now for over 11 years. My Super twins are now 15 years old. Raising a boy and a girl on my own is extremely overwhelming sometimes. How many of you single parents feel me?

For a very long time now, I have not had a "Honey Fund" to invest in because I did not have a girlfriend who I was in love with.

All this would change when I attended a Bible study at my friend Christian's house.

This is where I met a couple, Bianca and Carlos Alcantara. They were new to the group. Before I met them, I had been contemplating signing up for online dating.

When this couple introduced themselves to the group, we asked them how long they had been married and how they met.

They met online, on Match.com This was a confirmation for me, for I asked God if I should get on Match.com.

After hearing how they met and then got married from meeting online, I asked several of my closest friends what they thought and they encouraged me to do it. Christian was the final confirmation that I needed to hear. She said she thought that online dating would be good for me and that she was not against it at all.

I jumped in and signed up for Match.com. I thought I could find my life partner here. I decided to invest in the Match.com fund.

Find true love. I told myself, I will give myself one year. I had heard so many stories of people finding each other online and then getting married. I thought, what could I lose, right?

I didn't realize I would lose myself to online dating. I literally was on this site all the time. It became consuming for me. I didn't realize how addicted I had become to finding my match. I met so many wonderful women on Match.com.

I had an amazing experience. I can tell you that I literally have about seven women today that are really good friends, who I met on that site. I have many more that are Facebook friends and I am proud to say we are good friends.

All amazing and beautiful women. Unfortunately, there was no connection for love. I think you kind of know that right away, right?

I decided to not renew my one-year subscription after it expired. I was going to let God do his work and let him work on me so I could become the man I had to be to attract and keep the woman of my dreams. You have to remember I was a single dad of twins. When this all going on, the Super twins were just ten years old.

The day after I thought my subscription was to end, it didn't. I logged on to the website and wanted to see why I was still a subscriber. I was so mad when I called customer service.

They informed me that I had set up automatic renewal and since I had logged on again in the new time that I could not get my money back. I had accidentally automatically renewed for another year. Well, needlessly to say, I was pissed. The lady in customer service was so sweet, making me realize I was being a jerk.

So I just asked her if instead of a one-year subscription, could she lower it to just one month and refund the rest of the money, and they did just that.

Here is the crazy thing. The very next day is when my “Honey Fund” would actually have someone in it to invest in.

Her name was Gaby. She was a World Bachata and Salsa Champion. She also was a very successful entrepreneur. She had dance franchises all over the world.

Before we even met in person, we fell in love with each other. We started communicating by phone and when we finally met in real life is when the sparks flew.

Gaby was a perfect ten, physically. Unfortunately, I had given up my promise to God. You see, I had promised God that I would give up sex until I met the woman that I was supposed to marry. Gaby and I had sex on the very first date. Up to that point, I had not had sex for almost two years. That night I was terrible in bed and all the insecurities started in my head.

After a few days, we talked, and she started crying. The reason she was crying is because she had confided in me that she wanted to stop being with men because they were good in bed. She said she was in love with me and wanted to stay with me because I was a good man not because I was good in bed. I have to be honest; my ego was hurt. I didn't have sex for over two years, and not only did I feel like I didn't perform, but the worst part was I broke my promise to God.

Gaby literally was everything you would want in terms of looks, but everything you would *not* want in terms of timing. You see, she had just gotten divorced from her husband who had been cheating on her with her own dancers. They owned the dance studios together and the whole time he was sleeping around with her students and other dancers. She was devastated; and this is when I met her. She had only been divorced for about 6 months when I met her. When she found out he was cheating on her, she also went on a sexual rampage. She slept with many men to get even with her husband, Sergio. Hurt people hurt other people. I don't hold this against her. Sometimes when we are hurt by the ones we love the most, we lash out, not knowing we are actually hurting ourselves the most. Gaby was a complete mess. Perfect for a fixer like me.

To make matters worse, her husband was a covert narcissist.

The word 'narcissism' come from the Greek myth about Narcissus, a man who "sees his own reflection in a pool of water and falls in love with it."

After a year and half with Gaby I finally realized that Gaby was also a narcissist. I literally spent my entire waking life trying to make her happy. I put her in front of my kids, even. No matter what I did, she was still in love with her husband.

She had Narcissistic Personality Disorder. She had this insatiable need to have the world tell her she was pretty. She had this inflated sense of self-importance, a lack of empathy for others. A great need for admiration. She was always so preoccupied with power, prestige, vanity, and she always thought she deserved special treatment and fame.

Most people confuse high self-confidence and self-esteem with NPD. People who have high self-confidence and self-esteem are still humble. She was very selfish, boastful, and would ignore other people's feelings and needs. It was very interesting because she had told me that her dad was a narcissist and there she was, not only marrying one, but she had become one. When I met her she was trying to change. But her change was causing extreme damage to me and my family. I was investing in the wrong person. She did not have kids, so her everyday life was preoccupied with becoming more and more famous. She would literally rehearse every day and never take a break. She was a world champion dancer and performer but did not have one female friend. I have always noticed a pattern. When a woman does not have any female friends there is something very wrong.

She definitely was famous, but here is the interesting thing: I have met so many big-time dancers, but I noticed they were all barely surviving financially.

When people hire me to speak, sometimes they think that I am making \$5,000 for speaking for one hour. I have to correct them by teaching them that, yes, I am only speaking for one hour, but you have to start my clock when I walk out my front door and when I get back home. So, for example: I am speaking in San Francisco. If I have to speak at 7 pm on a Tuesday

night then I will usually leave that morning on a 12-noon flight. I get there at 1:30 pm from John Wayne Airport in Orange County, CA. And then get to the event early enough to make sure I am always early and be in the right “state” to give my best performance. So, I have to leave at 9 am to get there at 10 am to catch a 12-noon flight. Then I try to catch a red-eye flight home unless I am speaking again the next day. So If I leave at 9 am and get back at 3 am to my house the next day, that is a total of 18 hours of traveling and one hour of speaking in between. It took 18 hours of my time to speak at this event. So, if you take \$5,000 divided by 18 then you get \$277 an hour. Still a lot of money, but not the \$5,000 an hour most people assume we are making.

The reason I am telling you this is that I see these world champion dancers travel the world to dance and train people but barely make minimum wage.

I will give you an example. I took Gaby to Singapore because she had been hired to dance and train a school there. It was a big event where dancers from all over Singapore and Malaysia would come to see her and her partner dance and also take workshops. They literally would work from a Thursday to Sunday, 12 hours every day. That’s 48 hours with the traveling, which is another 2 days. Gaby and her partner would get paid \$1,500 each for the entire time they would be teaching and dancing. They would try to get private lessons taught to make some extra money. They were world famous but were broke as a joke.

I was so stupid. I knew she was bad for me and my kids. I was addicted to an image of who she was. I liked how I felt when I was with her, because she was this world-famous person who was a total hottie. It made me feel good. So, so stupid. Not one of my friends liked her. Not one. I didn’t listen to any of them. They all told me, “Ever since you have been with her, you’re not happy anymore. You’re not yourself.” I literally tried to change myself so she could like and love me. I was totally addicted to her. I was only happy when she was happy. When she wasn’t happy, which was almost every day, I was totally miserable, trying to fix her.

Finally, God stepped in. I literally heard a voice that asked me, “Kalani, how can I heal her when you are always trying to fix her?” You see, I was getting in the way of God trying to reveal himself to Gaby.

Instead of Gaby relying on God to heal her, she was relying on me.

It took a few days. It took a lot of courage, but I did it. I broke it off with Gaby. I had to. I was literally dying inside because I was investing in the wrong person. I often pray for Gaby. I am not God. I cannot fix anyone. It was very painful leaving her, and yet also very healing. Because I had put her in front of my kids and my relationship with my kids was really suffering. It took a few months, but only by the grace of God I have my Super twins back.

If you are single parent, never, *never* put your girlfriend or boyfriend in front of your kids. When you are with the right person, you will never have to.

My friend Joe Montoya was a trusted friend who I confided in when I was depressed because of missing Gaby. He told me something that gave me such hope. He said, “Right before you meet the person that God has for you, the enemy will send a counterfeit who will take you off track. The enemy does not want you to be with your ‘rib’ because when you are, you both become super powerful, super influential, and can set so many others free to find their true happiness.”

In May of 2017 I went to a leadership conference in Lake Tahoe. Lance Wallnau was the gentleman that was leading the event.

There were over 300 entrepreneurs and leaders from all over the world attending this five-day event.

I was really excited to meet him finally, for I had been following his work for over two years and felt that God was telling me that this was the man I was supposed to be following to get me to the next level of my success and fulfillment.

I came looking to get more clarity on my own PPC and I ended up meeting my “rib” bone.

On the second day of the event, I saw her. There was live music every morning of this event. She was letting the music fill her soul and it was so

beautiful just to watch her slowly wave her hand in the air and slowly move her body to the notes of the song.

I had this stirring in my soul and I just had to meet her. So, what does a man do when he sees his future wife in a leadership conference?

Yup! I sat down right next to her and the rest of the conference I was really enjoying being her partner in all the activities we had to do.

She has beautiful red hair that shines and glows. She has beautiful red hair that shines and glows. She is devastatingly beautiful inward and out. What was so amazing was that as the event progressed, I was able to see what her heart was all about. We had a lot of written activities that we shared together, and I was given a gift because I was able to see how she thought. What made her cry. What her passions were. I got to hear what her calling was. She was there at the conference getting more clarity on her purpose too. She was a top Hollywood makeup artist and I was falling in love with her.

I had met people from Australia, Israel, the Philippines, and all over the United States at this event. But she lived only one hour away from where I lived.

What is so funny about her and me is that we had lunches, dinners with my friends and her friends, and I even met her mom. But for the next ten months we never kissed, never held hands . . . I was getting frustrated, to be honest, because I wasn't sure if she even liked me. As it turned out, she was thinking the same thing.

Finally, in March of 2018 we finally took the next step in our relationship. Lucky for me she said yes to accompany me to a financial conference in Las Vegas. I needed a date for the event and was so nervous to ask her to be my date.

I had the most beautiful woman at this convention on my arm. I got to hold her hand and this is where we had our very first kiss.

We have been inseparable since then.

Her love language is gifts and quality time. Mine is words of affirmation/encouragement and acts of service.

I have to admit I have to do much better in the gifts area. She is a very powerful, successful woman. She loves little thoughtful yet unnecessary gifts to feel loved. I am very good with quality time with her.

She is amazing at speaking my love language. It's so true that when you find a successful man you will often find an equally successful woman next to that man who catapults him to another level of fulfillment and success.

She speaks my love language all the time. I especially love when she gives me facials. Facials and pampering are some of the many benefits of having a Hollywood make-up artist as your best friend and wife.

My life is not easy at all to walk into. I am a single dad of teenage twins. I am very strong willed and super ambitious. I am not easy to get along with and we have had our doozy of arguments and fights. The greatest thing about her is that I trust her. Because she loves God so much, I love her even more.

My kids love her. The main reason my kids love her is I am truly happy for the first time since my kids were born. That is the secret to our family. Because we both love God so much, we love each other on another whole level.

Here is the biggest thing that she does: This is a hugely successful woman who can have any man she wants. She chooses to love me. When every man wants your woman, that doesn't matter when she wants you. I feel so lucky that she chooses to love me. She also lets me lead and makes me feel needed.

You might not think letting me lead is a big deal, but it is. Leading her does not mean that I control her. Not even close. I run all my decisions with her now. She is my best friend and coach. She is my counselor and consultant.

It's so amazing to be in a relationship where we both respect each other and add value every day.

With each deep conversation I fall even more in love with her daily.

I am investing in my “Honey Fund” every day. So can you.

It does not matter if you have been together for two years or 20 years. You could be on the verge of divorce right now. You may even feel that you’re not in love any more.

Please try this before you consider divorce. Can you, over the next 14 days, invest in her/his love language? You also must be patient.

I have a best friend named Rachel. Her husband is Roger. I am really close to him. They have a son that is 18 and a daughter that is 8. They have been on the verge of divorce for years. Finally, Roger committed to loving her by being patient. He committed to changing himself, instead of always being mad at her because she was the one not changing.

Roger committed to realizing that “love is patient, love is kind. Love is not envious. It is not full of pride and ego. Love is not boastful.”

His patience with himself and with Rachel has taken their relationship to another level of success and fulfillment.

I had heard a couple speak one night on a stage. They were married for over 50 years. They were both asked what was the one thing that kept their love alive. They both gave the same answer. They both said “forgiveness” was the key to a fulfilling and loving marriage.

I believe that “un-forgiveness” is the root of all divorces. Forgiveness is a choice, not a feeling.

So, if you can invest your 2% into your loved ones, the “forgiveness” fund is a good place to start.

What is your spouse’s love language?

What is your love language?

What is one thing that you can choose to forgive your spouse for over the next 14 days?

What is that one thing that you can choose to forgive yourself for over the next 14 days?

What is the one 2% activating action you are going to invest in with your spouse over the next 14 days?

Homies Fund (Relationships)

I had seven clients die in one year. Going to seven funerals in a span of 12 months taught me much about life. I was very close to all of these people. These people were family. One literally was family. The seventh person that passed away was my dad, Allan Vale. My dad was having problems breathing. He went to the Kaiser Hospital to get checked out and 30 days later he was gone. My dad was suffering so much and could no longer breathe on his own. My mom had to make the painful decision to let him go. As my mom was holding his hand, my dad passed away. I still am numb from his death. My son still believes he is going to walk in the door again. It doesn't feel like he is gone. It feels like he just went away for a little while.

How are you investing in your relationships?

I have a very small circle of family. My friends to me are a lot closer than my actual blood family. To be honest, I have not been very good at investing in my "brother and sister fund." My "cousin fund" went bankrupt a long time ago. I no longer have a "father fund." I have a lot of regrets with this fund because I did not invest in my dad like I should have. The one thing that gives me comfort is that he is in a much better place and no longer suffering. I am lucky to still be able to invest my 2% into my "mother fund." One thing I learned watching my father struggle and then pass away was that the people that came to visit in the end were the people that he invested his 2% in.

People who are rich have lots of money. Their identity is actually wrapped up in the money they make or "stuff" they have or own. People who are wealthy have lots of deep relationships. These people I find also have lots of money, yet the money does not own them. They are truly defined by the friends they invest in. They watered and nurtured their relationships.

I am a single father of twins. The mother of my twins and I were never married. We were dating only about a month and she got pregnant. Let me tell you what type of man I was back then. I was very different. I was an asshole. Before she got pregnant, I had already realized that I wanted to break up with her. We were just two different people. When she told me she was pregnant, all I could think of was, “There is no way I can leave her now; what are people going to think of me?” I was so concerned about what people thought of me back then. I literally believed my value was created by others.

Why do we care about someone else’s opinion?

You see, I was just starting to build my financial firm at the time. My kids were born in 2003 and I had started selling investments in 2001. The firm I was with was very good at selling the dream of financial freedom. Part of selling that dream was pretending you had a perfect life. I ended up building a life on a complete lie. You know what’s worse than being broke? Being successful and not fulfilled. Not happy. On the outside I had everything. I had the million-dollar house on top of a hill in a gated community. I had the Porsche, I had the Hummer, I had the Escalade. I had the pretty family. I want you to notice I have been using the word “had.” I lost it all.

It is only by the grace of God I was able to hang on to my kids and keep my house.

I filed for Chapter 7 bankruptcy in 2009. I was so embarrassed. There I was, a top financial advisor and I had to file for bankruptcy. My own best friends did not know what I was going through. My pride and ego were keeping me from getting help.

It’s totally okay to fail. Failure is a huge part of success.

What is not okay is to go through failure by yourself.

The reason I am telling you this is because after I filed for bankruptcy, I went into hiding. I was no longer investing in any relationships. If you are

going through any failure right now, please go talk to someone about it. Confide in someone so they can help you carry your cross. Don't let your ego and pride keep you from getting help.

That's what the enemy wants you to do. He wants you alone so you can go over your failures in your head over and over again to the point it will depress you. Shame is a very powerful emotion that can get you to do some stupid stuff to the point of wanting to take your own life.

Plants grow with light. They die in the darkness. Shine a light on your challenges and you will find people willing to water you back to life.

My bankruptcy setback was actually the biggest gift that life could have given to me. When I no longer had money to keep up my image, I realized I was addicted to "looking good." My pride and ego needed to be fed with the fame and recognition of the world.

When I published my first book *Super Hero Single Dad* I truly was living an authentic life for the very first time. My publisher convinced me to tell the world that I had filed bankruptcy. When that book was read by strangers and friends, I was set free from my ego and pride.

I had nothing to hide anymore. It was now public knowledge that I had failed and tried to keep it a secret to save me from embarrassment. That book went on to win a big writing award. When I was going through that purging of my ego, I had two friends who still invested in me: Ruby Ancheta and Sharmen Roos.

Ruby was another agent in the firm and Sharmen was actually a client of mine. They were the ones who started the process of nurturing me back to life. These two women were a Godsend to me and (at the time) my five-year-old twins.

From there, my friends Rachel and Roger took the baton and starting investing in my life to get me healed even more.

The third part of the race was helped by another best friend, Vivian Shiu.

She would take me to a place in San Clemente called “The Healing Rooms.”

I had never heard of a place like this before. It’s a place where you go to get prayer. I was so uncomfortable the first time I was there. I never really prayed before. But there I was, having a man named Fred Friend pray over me and tell me that I was a King and was going to be very successful again one day.

To be honest, I felt like I didn’t deserve prayer. I was believing a lie from the pit of hell that I was not good enough and that I was a failure.

I reeked of fear and discouragement. Vivian took me every Friday morning to see Fred and get prayer for over two years.

Fred’s prayers spoke life into me. Vivian’s selfless love and listening ear helped me unload my burdens on to her. Life started getting a little easier and less full of fear.

Then it happened. I can’t really tell you where and when it happened. All I can tell you how it felt.

I was alone with my thoughts one day and this overwhelming sense of peace came over me. I had no fear, no anxiety, no worries. I literally had no money, no friends, and no business, yet was supernaturally fulfilled.

I had true peace for the first time in my life. I had an experience with God. I felt so loved. Now a lot of you that are reading this maybe don’t believe in God. Neither did I. I actually used him to build my financial firm. I pretended to be a God-fearing man so I could recruit more agents into my firm. So I could make more money. I was using my speaking ability, a God-given gift, to manipulate people in the wrong way.

I did not believe in God, either. I just thought it sounded good for business. I invested in the “Higher Power fund” in a completely wrong way.

I am not here to change your mind if you believe in God or not. All I can do is tell you my story, my struggle. I can see now that when I filed

bankruptcy and lost all my material wealth, I actually gained supernatural wealth. I no longer needed a Porsche to give me value.

I no longer needed fame and fortune to give me my identity. Money is not the root of evil. The love of money is the root of evil. When money no longer owns you is another level of true success.

I can now invest in other people without wanting anything from them. I no longer have a hidden agenda. I was not trying to recruit them into my business or use them to make me look good and help me get ahead.

I was truly able to invest in people to benefit them and not myself. This is such a wonderful gift to be able to live out loud while I am still alive.

I started to see the whole world in a different way. I started seeing my clients at another level. The friends I still had were so much more valuable than any rubies or gold. I had abundance on a whole new level.

Success without fulfillment is not success. Part of that successful fulfillment is investing into other people and the wisdom to figure out whom are the right ones to invest in. The ROL you get from investing in others is so overwhelming.

When you invest in others, it comes back to you ten-fold. In the end what really matters are the relationships you leave behind when you are gone.

What relationship are you going to invest 2% more over the next 14 days?

62 Homies Fund (Relationships)

What relationship do you see that is giving you a negative ROL?

What new relationship can you invest in to give them a higher ROL?

What relationship can you invest in to give your life a higher ROL?

64 Homies Fund (Relationships)

2% Time Out

There is a super hero couple that I know, Duke and Sheila Tubtim.

In terms of net worth, they are multi-millionaires at a very young age. They have a young daughter who is five years old, Sophia. Sophia now has an eight-month-old baby brother. When interviewing this couple, I asked them what they do to invest in themselves to make sure that wealth does not destroy them. Do you know someone that has lots of money but is alone? I have clients that are worth millions of dollars, yet if they were to die today, I don't think many people would show up to their funeral.

It took this couple 20 years to become financially free and not have to worry about money anymore. Before this freedom, Duke actually went into a depression that lasted for almost two years.

One of the things I admire about Duke is that he was able to confide in his wife about how he was feeling. Sometimes men have ego and pride that keep them from expressing their feelings.

Duke had to literally reinvent himself after becoming wealthy. When I am on stage speaking, I have a saying about wealth and life. I ask the audience, "Do you know what is worse than being broke?" What is worse than being broke is actually being rich and unhappy. You all have heard that money does not buy you happiness, right? Well, it is very tough to grow through. When you have worked your ass off your entire life and finally achieved what you desperately wanted in terms of financial wealth. Now you have it and there is still something missing in your soul.

For the first months, Sheila Tubtim could not believe that Duke felt this way. Thank God, Sheila is the type of woman that I would consider a million-dollar wife. Instead of discouraging Duke, she had empathy and was very patient as Duke entered this new phase of his life.

When you are a strong couple, when one of you is going through a tough time then you are both going through it together. You help each other carry the burden and in doing so the weight becomes lighter.

Duke came across the life of Michael Phelps, the Olympian who has won more gold medals than anyone who ever lived. He has a total of 28 Olympic medals, 23 of them gold. He has more gold medals than 66 countries that compete in the Olympics.

After winning all these medals, he went into a deep depression too. He started partying all the time and doing drugs. There is a picture taken right after the Olympics of him smoking a bong. (For you non-druggies, it's a device used to smoke marijuana.)

He actually had to go to rehab, and in rehab he read the best-selling book by Rick Warren called *A Purpose Driven Life*. You see, just like Michael Phelps, Duke also lost his purpose in life. This book was a catalyst for Michael Phelps that helped him get his life back on track. He was able to compete in another Olympics and win even more medals. He reinvented himself.

Seeing how Michael Phelps was able to look at his life in a different way, Duke asked himself some very powerful questions. These are questions that literally will change what actions you take on a daily basis.

He asked these questions: "If people were to describe how my life transformed this planet, what would they say? What would my life look like?"

By asking himself this question and meditating on the answer, he figured out what he wanted to do with the next phase of his life. Just like when you are investing, when there are four phases of your investing career. First there is the accumulation phase, then there is the distribution phase. Duke has already accumulated assets and now has become wealthy. He is now entering his next phase, which is the mentoring phase.

Duke now wants to live his life helping others find their "breakthrough"—he wants to help others find their PPC (Purpose, Passion, and Calling).

One of the ways that Duke invests in his family and his wife is by taking 2% timeouts. When he or his wife are having a challenging situation, they literally will take a “time out” during the day and sit down and talk it through. Most of these “time outs” only last 30-45 minutes, yet they are so healthy for a relationship. This couple takes one day of the week to fully invest in each other by spending it on a date or doing something fun. Sheila and Duke take more than 2% of their weekly minutes to invest in their marriage. They take a full day.

Now don't be a Negative Nelly and say, “well, I can't take a full day.” I would totally disagree with you. They didn't always have a full day; I also know a lot of people who have money and also have the time and still don't take even one hour to invest in their marriage every week. This is a couple that is purposeful and sees how valuable it is to invest in each other away from the kids. This is “marriage fund” time, the rest of the week they invest in the “family fund” every day.

Investing in their marriage every week gives them the maximum return on life... and love.

Home Life Fund

Is your home in order?

Are you investing in each of your kids' lives?

How are you investing in their lives?

Are you raising them with the language of greatness?

I often use the term EPR which stands for Encouraging, Praising, and Recognizing.

When you use these words as a foundation for your home, language and energy, you never miss.

In contrast and often without a thought (I was guilty of this for years) many people use the language of destruction or DCP which stand for Discouraging, Criticizing, and Putting people down.

Our language and every single word we utter is powerful and within our complete control.

Which brings us to...

The Home life fund.

My son is named Kalani Jr. and my daughter is named Layla. I can still remember when these kids walked into my office when they were only four years old and told me, "Daddy, we are afraid of you." I had a really bad temper and would yell at them because I was not investing in them the right way. I was more worried about becoming successful at my career than about becoming a successful dad. Three years later, it came to a crossroads. I was working in my home office because I thought I could be a good dad by working at home. My thought was, if I was home

that meant I was spending time with my kids. I was so full of crap and couldn't even see it. I was on the phone, trying to close this big deal that would have created a lot of commission. Now, when do young kids want to talk to you? Yup, you're right: when you are home and you are on the phone.

The kids were just seven years old and every time I would get on the phone when I would work at my home office Layla would want my attention. I was under so much stress. While I was trying to close a big deal, Layla would keep tugging on my arm and keep asking, "Daddy, Daddy, Daddy?" The first few times it was cute, but then she kept wanting my attention and she was relentless about getting it. I would whisper under my breath and tell her that I was on the phone and told her to wait until I got off the phone. As she kept bugging me I kept getting angrier and angrier.

When I finally hung up the phone with my client, I literally slammed the phone on my desk and yelled at her, "What the heck do you want?!"

I told you to never bother me when I am on the phone." She said with tears in her eyes, "Daddy, I was just gonna tell you that you are the best Daddy in the world." Oh my dear Lord. I was crushed. I just totally destroyed my little girl with my temper. I literally heard a voice that said these exact words: "Kalani, if you don't get your anger under control, your daughter is going to marry an asshole just like you."

The thought of this killed me.

As I sat there crying with her and apologizing profusely, I knew had to find another way for me to be. I wanted to have an amazing daughter and have her be all she can be. I had to step up as a man.

At that moment I was just a boy.

As a single dad I really get overwhelmed some days. I have to adjust my attitude and thought process. Instead of complaining, "Why do I have to do all these things?" I tell myself, "Thank God I get to do these things because when the kids are out of the house I will miss being needed." It

puts me in a state of gratitude instead of a state of being a victim, and I get into a state of giving.

For seven years of Layla's life I was not investing in her fund the right way. I was using the language of destruction. Not the language of greatness. Words are so powerful. They may not be able to break bones. But I think you would agree with me that they can break hearts and the spirits of people you love when you say things that you regret.

Honestly, I did not know how to invest in her with my words correctly. I have amazing parents but they did not know the language of greatness either.

After that episode, I really started paying attention to how I was acting with my twins. The words I would say to them. Especially *how* I said things to them.

That was when I started speaking life into them instead of destruction. Words are physical things. They can create and destroy. That was when God sent another mentor into my life, named Rich Thawley. This man was worth over \$100 million but you would never know it. He was the best father to his kids and was an amazing husband to his wife Cindy. He taught me how to be frugal with my money.

I started getting new soles on my shoes instead of buying new shoes so I could save money. He was so wise with money and he invested in hotels, land, and many assets that would make him money while he was enjoying his family. He had a life most of us dream of and can't even imagine if it exists. I am here to tell you that a life with an amazing wife and kids, deep relationships with family and friends, and also physical and financial wealth is completely possible. I saw it lived every day by the Thawley family.

He shared with me one of his greatest secrets about why he was so successful. The is where I learned about EPR versus DCP. This gives the language of destruction a name. I would see him teach EPR versus DCP to the other agents. Rich was not just a talker. He walked the walk and I often heard and saw him speak into his own family.

Ever since the day I heard that voice that told me my daughter would marry a jerk like me if I didn't get my anger under control, I literally went into overdrive applying EPR into the twins' lives. I started applying it everywhere. I started using it on my agents. On my clients. On strangers. It was so amazing to encourage others and always be able to find the blessings in their lives.

Because of investing in EPR instead of DCP I have been able to heal that day when I destroyed Layla with my temper and my language. If you are reading this book and you are thinking of the time when you totally messed up with your spouse, kids, or coworker, by losing your patience and temper, please own up to what happened and take full ownership of how you acted. Immediately apply EPR in your everyday life and just watch your ROL skyrocket to another whole level.

One of my college professors had said something that totally resonated with me. She said that "success is just another form of failure when you lose your family along the way." If you want to create a million-dollar family, you have to live by the million-dollar life sequence. When you live this sequence, you will not only have material wealth, you will have family and spouse wealth. When you can put God first, then put your spouse next, your life will be so full of fulfillment that it will give you more patience and love to invest in your kids.

Then you have your faith connected, which in turn you get connected with your spouse, your connection with your kids is at a whole new level.

When you have these three things in the correct sequence then your business life or career will be much more fulfilling because your spirit is intact. You will also find that you will be rewarded by much more abundance because you're not addicted to money. Your love for your spouse and family creates a better vibration when you are working and building your business or career. Life becomes fun when you have the million-dollar sequence in the right order.

For so many years, I always put my career in front of everything and in the end, I was bankrupt inside. You get this burnout feeling that is so hard to

come back from. They say that when you buy a home that your home will be your biggest asset. I highly disagree. Your biggest asset is your spouse, your family. They are priceless. If you want a million-dollar family, then you must invest in them in the correct order today.

Let me ask you a question . . . What would you rather lose? Your family through a divorce or your house through a foreclosure? They both totally suck, right? I can always buy another home.

Replacing a family is a whole different story and much harder to recover from.

Let's invest in your faith, then your spouse, then your kids, and then your business so you can get the highest ROL.

Have you ever heard a saying or quote that just transformed your life? I was in my financial office in Cerritos, California when I was just amusingly listening to two of my agents have a conversation about their childhood.

Randy Schaad was telling his buddy Jared Fulton about how his dad was never really around when he was growing up. He was complaining about how his parents did not invest in his "life fund" growing up because they were too busy.

What I heard from Jared Fulton's mouth literally gave me my life's mission and passion. My purpose and calling. Words so simple, yet life changing.

Jared had said: "You know what, my father was always around." These words so resonated with me. Shook me to my core. You see, my childhood was also like Randy's. My parents were in my life yet not investing in me in a way where I was fulfilled. I am sure now they were not fulfilled either and wished they could have invested in us more. When I heard Jared say this, I made a decision that I wanted my twins to say those words one day when they are adults and if they had this conversation with some of their friends or coworkers. They would be able to say that their dad was always there.

The best way we can invest in our kids is with our time.

And when you invest that time, you are completely present and in their world and not worrying about what happened at the office or your next deal. Getting a maximum ROL with your kids is to be fully present with the time you are with them. I am here to tell you, the proudest thing I have to say about my life is that I am able to take my kids to school every day and also pick them up every day. Those car rides are short, and yet they are so meaningful. No topic is off limits with us; Layla and I will even talk about boys. I have the most amazing conversations with Kalani Jr. about girls and sports. We talk about everything. Some of my best million-dollar moments have been driving back home from soccer practice with Kalani and driving home with Layla from school or her high school ministry night.

How often do we focus on just being a provider and not being present enough to be a phenomenal parent?

I have literally lived my life with one purpose: that one day when my kids are adults they will say that their dad was always there. I had a mentor named Jun De La Cruz tell me when the twins were just born, “the best conversations you will have with your kids will be in the car.” This is why my dream was always just to be able to take my kids to school and pick them up. This one purpose has literally driven me to massive success. I created a business that gave me the ability to drive my kids to and from school. I have never missed a practice or game they have played when they were little. The reason this is a big deal to me is that I was a top wrestler in high school and my parents only saw me wrestle one time. It was senior night and I did not want to be the only senior without his mom on the sideline. I can still remember when I destroyed my opponent on the mat and my father came up to me and told me how proud he was of me, wishing he would have come to more of my matches.

My dad invested in my ROL by just being there to watch me wrestle in my final high school duel match. And to this day I can remember how proud he was of me. That look in his watery eyes as he beamed with pride. Parents, sometimes just showing up will multiply the ROL you are getting with your kids.

Thank you, Dad for being there. I so miss you. See you in Heaven one day.

If you really are serious about upping your game with the ROL of your daughters, you must, and I mean *must* read the book *Strong Fathers and Strong Daughters*. The author who has a PhD and has counseled and helped heal hundreds of women, wrote an amazing book about the ten things you must do if you want to raise a strong daughter.

If you're really serious about upping your game with the ROL of your sons, you must read a book called *The 5 Love Languages*. This will give you an insight into how your sons (and daughters) feel love. I found out Kalani's love language is quality time and words of encouragement.

I had a really amazing mentor when I first entered the world of financial planning. While I was with Tony Robbins, I was able to do motivational speeches for companies like, Merrill Lynch, Smith Barney, American Express, Colonial Insurance, and even Chevy Chase bank. I was also able to train companies like Primerica and World Financial Group.

This is where I found the mentor that would take me to the next stage of my life. His name was Jun De La Cruz. I was looking for someone to mentor me when I got off the road from traveling with Tony Robbins. I wanted a man that was happily married and also a great dad. I also wanted to have someone coach me on making money.

I wanted to prove to everyone that I could become a millionaire. If you want to be a millionaire, then you have to find a millionaire to mentor and train you. If you had a coach that was a millionaire and was training you to become a millionaire, what are your chances of becoming a millionaire? Pretty good, right?

When I met Jun De La Cruz, he had a beautiful and stunning wife. Her name was Joyce. They were an amazing couple. Beautiful, strong, and committed to each other. She was also pregnant with their second child, a little girl.

While giving birth, there were complications that ended up being devastating to Jun and Joyce.

The baby did not survive.

Jun was in the delivery room and was filming the whole event. I can remember his cry of pain on the video when they discovered their baby was not alive.

It really hurts to see the people you love and care about suffer such a devastating event.

That year Christmas was very hard on that family. They had a hole in their heart. Their little girl was an angel now in heaven. They missed her so much. I can only imagine the pain they had and still feel today.

What is amazing about this couple is that they took this pain and created an amazing Christmas day event they have been doing for over 18 years now. They took their pain and instead of being depressed they took massive action to help other people.

They went to downtown Los Angeles to an area called Skid Row, located on 3rd and 7th Streets to the north and south, and Alameda and Main to the east and west, respectively.

This very small area contains about 3,000 homeless people. It's heart-breaking to go down there, especially on Christmas Day. The first year Jun and Joyce went to Skid Row and gave money to the shelter to try to ease their pain of losing their daughter. I remember Jun telling me that he didn't feel he was doing enough to help these people.

The following year Joyce and Jun took massive action. They raised money and got donations of blankets, clothes, toothpaste, sandwiches, and McDonalds gift cards as presents for the people living there. The first year of the Crusader Nation going down there on Christmas morning had a contingent of about 50 people to help them distribute the presents.

It was an amazing experience that day. A day of giving back. It made the rest of the day so much more full of gratitude for what you did

have, for you just spent the entire morning with people who literally had nothing.

We all felt like millionaires that day.

The greatest gift you can do is give.

After giving all our presents to the people on Skid Row, we went to a Chinese restaurant that was actually open on Christmas Day. They were not ready to feed all of us that day, yet they were glad to help us celebrate Christmas.

Now every year Jun and Joyce bring hundreds of agents on Christmas morning to feed and clothe the homeless people and then they go to that Chinese restaurant to eat breakfast. That restaurant now gets ready every year for the Crusader Nation to come on Christmas Day.

This day can never replace the love and connection they had with their little baby girl.

But in her honor, they can remember her every year and know that she is a little angel that was the catalyst for feeding and clothing thousands of kids, women, and men for the past 18 years.

What a wonderful way to invest in your own little angel. It's going to be an amazing time when Jun and Joyce can see their baby again in Heaven.

What are the love languages of each of your kids?

What is the 2% activating action you are going to invest in with each of your kids?

Over the next 14 days, how are you going to invest your 2% in your family?

The Million-Dollar Life Sequence is Faith, Spouse, Family, Career.

What sequence are you living your life?

- 1)
- 2)
- 3)
- 4)

Notes:

Humanity Fund

We all want to make an impact in this world.

What if you had enough money to make a dent in others' lives?

What charity or cause would you love to invest your 2% in every week?

With which part of the human race do you think your 2% would make the biggest difference?

What if you could lead 100 other people to invest their 2% into your cause?

Do you think your army of the 2% could change this world?

I believe it can. Why don't you just start with your 2% today and see where we are in 12 months. What if you were really good at selling your 2% dream to others to get them to take action? What a movement you would cause.

I have to say; I know quite a few rich people. I manage over \$100 million of assets for 150 families.

Giving can be a very healthy addiction.

There is a place called Grateful Hearts in Los Alamitos, California. It's a community resource center for those in need, serving the local community, surrounding communities, and impoverished areas abroad. It was founded in 1998 as an independent non-profit that is funded exclusively by private and corporate donors

What they do is amazing. They partner up with local and international organizations to help facilitate the flow of donated goods to people who are hurting.

They give away furniture, appliances, clothes, diapers, refrigerators, and many other household items to families who are struggling. It's also a food bank where people can get food twice a month. This is where I come into the story.

I would volunteer at Grateful Hearts every Thursday morning before all the people that needed food would get there. When I got to Grateful Hearts, I would help unload trucks of food that we would pick up from the local grocery stores. There would be fruits, vegetables, milk, all kinds of meats. Canned goods. Everything you see in the grocery store we would get donated because it was either a few days old or some of them were nearing their expiration dates. My job was to unload all the groceries and separate them into bags of groceries for each family needing food that day. Each family would get a full bag of fruits and vegetables and another full bag of meats.

This was always fun to do because everyone that worked at Grateful Hearts was a volunteer and you would meet some amazing people every week. One week I had the pleasure of meeting John Odie. We were separating all the food into the bags for the hurting families. We got talking and he was telling me how he loved his red truck and how he lived by a park in Long Beach. How he would always have barbecue at the park. This guy was so happy. He had such a great vibration about him. He almost glowed with happiness. He once was a security guard for the actor and rapper, Will Smith. We had a great time that day getting the food ready for the families.

Having fun with John that day was a much needed break for what I normally experience when I spend my day there. My heart would break every Thursday to see the people that were in line. I always liked talking to them because even though they did not have much, they were so full of gratitude for what they were getting. I don't know if you know this or not, but the United States wastes 40% of the food we make, grow, and process. Think about this for a moment. For every ten meals we eat we throw away about four of those ten meals because we don't finish it all. We have so much waste, wouldn't you agree?

To see these people in line with so much gratitude would pierce my heart; sometimes I get so petty about our first world problems. Here were people

in line that were living in the richest country that ever existed in the history of the world, and these people did not have food to eat.

I saw a lot of single moms with their kids. Come on!! With their kids. What the what! How can we let this happen? Kids were in line. Love these kids. I am a single dad. Seeing single moms in line just trying to feed their kids would literally just destroy my heart. And they were just so wonderful to be around, too.

One day I met a very old man who was waiting to get his food. He was wearing some of his medals he got from serving our country. How can we not take care of our veterans? This guy was starving, and he was a veteran. This angered me so much. I just saw my grandfather in him. How would you feel if you saw your grandfather in line at a food bank, trying to get food so he doesn't go hungry? I was hoppin' mad!!! People, we gotta do more for humanity. Come on, can you donate 2% of your weekly minutes to a worthy cause every week? Please, can you help out this world?

Here is the best thing about investing in the humanity fund: By you investing in others, that very selfless act will cause people to invest back into you.

When you give, you will receive tenfold what you are investing in.

Maybe I could not take this veteran home, but I can tell you right now I thanked him for his service, and I made sure he felt appreciated and loved. It was an honor to listen to stories about his life. Complete honor, sir!!

There was a day when I completely broke down and cried in the bathroom. We had gotten all the grocery bags ready for the families to get so I went out to the waiting room. I saw three women in line that I swore looked just like they could be my grandmother. I had found out that they were all living together in a small apartment in Long Beach. They were taking care of each other. Thank God they were not homeless. The younger one of the three drove up in an old Toyota Corolla. They were all over the age of 70. I had to help them carry their food to their car.

While walking to their car, they would hold my arm so tight and they would tell me that I had reminded them of the sons they had. You see, all of them had outlived their kids. They only had each other. No family left. They weren't even related. They had all become bonded friends because they had lost their kids. They shared a sacred bond I hope to never experience. While talking with them I had to fight back my tears because I wanted to take care of them so badly. I still remember the look on their faces when we had to say goodbye. They looked at me like I was their son who had passed away. So much love and yet at the same time so much pain in their eyes. The oldest one started to tear up as she got into the front seat. I told them I loved them and kissed their hands as we parted ways. As they drove off, I was numb as I was waving my hand to them until I could no longer see them.

I have to be very honest. This day just broke me.

I went into the bathroom and just got on my knees and cried. I still cry now when I think of those special ladies. They gave me a million-dollar memory that is seared into my heart for the rest of my life.

When I drove home that day, I called my cousin Pete and all the way home cried to him. I told him about what happened and told him these ladies could have been our grandmothers.

I pray that those ladies are doing well today.

After meeting John Odie that day, we became really good friends. We would see each other every Thursday. There is a best-selling book called *Tuesdays with Morrie* and I would joke with him that I would write a book and call it *Thursdays with Odie*. We got a chuckle out of that.

My birthday is on May 30th and I was hired to speak at a non-profit company called PTAA on the same day. They were having a fundraiser at the Toyota Car Museum in Carson, CA. It is a beautiful place and PTAA was founded by Maile and Tui Letuli. Tui Letuli's father was the first fire knife dancer to actually dance with fire. Because of this man, Tui wanted to carry on the tradition of the Polynesian culture that his dad was such a big part of. They would put on the biggest annual fire knife championship

in the United States. Champion fire knife dancers from all over the globe would come and compete. It was an amazing time called “A Weekend in Polynesia.” I highly recommend it if you are ever in Long Beach in August; you should definitely make it out to this event. (www.weekendinpolynesia.com)

Tui had invited me to speak to all the people in attendance for the fundraiser, a huge crowd of people. I knew they were going to have lots of good food and entertainment so I invited John Odie to come and sit at my table, so he could eat the food and watch all the dancers and singers. I was telling John I was a little nervous as my time to speak was coming up. While Tui was introducing me by reading my bio, John handed me a crumpled up white envelope with regular white lined paper in it. There was a handwritten note inside and he also included \$5. The note said, “Happy B-day Kalani, to my Brother in Christ.” I had to muster everything I had inside for my heart not to burst. While I read his note, Tui called me up to the stage. I’ll be honest, I don’t even remember what I spoke about that night. I am sure I did a good job. The reason I don’t remember is because John’s homemade birthday card had meant so much to me.

You see, I didn’t tell you that John Odie was homeless. He was living in his car. The reason he was living by a park is because he could cook his food on the little BBQ station that most parks usually have.

Here was a man who was homeless, living in his car, and he took the time to find a white envelope from the garbage and rip off a piece of paper, probably from another piece of trash.

He took the time not only to write me a beautiful note, he actually took the time to make me a birthday card. The reason my heart was about to burst is because of the \$5 bill he gave me as a present. There he was, barely surviving, and he gave me probably the last \$5 he had in his pocket. John Odie is truly the richest man that I know. He may not be rich, but would you agree with me that he is wealthy?

Thank you, John, for investing in me that day and every day since. I truly love you, my amazing angel.

House Fund

What type of assets are you buying? In Robert Kiyosaki's book *Rich Dad Poor Dad* he talks about assets and liabilities. An asset is a vehicle that puts money in your pocket; a liability takes money out of your pocket. Is your house an asset? No, it's not, because you have to trade time for money just to pay for that house. Your house becomes an asset when you have a business or other real estate with tenants inside that is paying a positive cash flow that ends up giving you enough to pay for your own home.

The house fund will be different because the home fund is about how you are investing in the people in your home.

The house fund will be focused on how you are investing in your financial house.

As we speak, I am the wealth advisor for close to 300 families. They own roughly \$100,000,000 worth of assets.

Here is a 2% question for you: If you had your home, credit cards, cars, and school loans all paid off, could you live on \$1,000 a week? I have many clients that have created this life. It does not take much to retire.

As Dave Ramsey says, "Live your life today like no one else, so you can live your life later like no one else." Now, this does not mean you have to live like a pauper today. Just learn how to look like a million dollars on a Walmart budget.

When you are building your financial house, the biggest asset I want you to focus on is TIME. You can always make more money, but when time is gone, it is gone. When you choose a physical asset to invest in, how will that asset affect your time? Are you investing in a home where you have to take time to manage it? How about investing in a four-plex? Will you be managing the property yourself? Are you going to be investing in the stock market? Are you going to be able to sit in front of the computer to make

trades? Will you have time to do that? Will you have time to manage your real estate property? Are you starting a business that will own you?

I have been very blessed to have helped quite a few people start their own business. When I have a new client share with me that they want to open their own business, I have become a lot wiser with my advice to them. First, I have them read a book called *The E Myth*. This book shows the rewards and pitfalls of owning your own business or the business owning you. I highly suggest you read this if you are an entrepreneur.

Building wealth is actually simple. Being consistent is the key. I have many clients that have become millionaires in so many different ways that I want you to go back to the “heart fund” and find out what your PPC is and find out what your gifts are that you can monetize right now to start investing in your PPC.

If you like investing in real estate, then do that. If you like trading stocks, then do that. If you like multi-level marketing, then do that.

What I have always found as a major key in becoming successful at whatever asset class you want to invest and build is that there is a mentor to show you how to invest in that class. When I was 21 years old, I already had my real estate license. I remember taking that test and was told that 70% of people fail that test on the first try. I have to admit it was a very hard test. It taught you nothing about how to actually sell real estate. You just had to learn enough about the real estate world to answer the questions on the state exam correctly.

After getting my license, then I had to actually learn how to sell. How to talk to people. How to handle objections. I had to learn how to look at a piece of real estate and see the value it could potentially net me.

Earlier I talked about buying my first strip mall when I was 23 years old in Pacific Beach, San Diego. This shopping center had a 7-11 as our anchor tenant, a Beer Bar, a laundromat, a nail salon, and a sign company. We had the 7-11 on a percentage lease, meaning that whatever they did in gross sales I would get 2% of that as additional rental income. This was an added bonus at the end of every year which came out to over

\$10,000 every year on top of their monthly rent they paid me. It was a great investment.

This is where I learned about passive income. Passive income, according to the IRS, is defined as: “Income resulting from cash flow received on a regular basis, requiring minimal to no effort on a regular basis, requiring minimal to no effort by the recipient to maintain it.”

Unfortunately, we have been taught our whole lives about active income instead. Active income is trading time for money. That could be good for you if you know how to create more value at your work and get paid more. The real key is learning how to invest your money and make that money work for you. Every dollar you earn is like your own employee and it's your job to find each employee a job to earn money. The better you are at investing your money the higher ROL you will get on your “financial house fund.”

This chapter is not about me telling you where to invest your money. We can do that when you enter my coaching program. I really want to talk to you about creating “leverage” on your own time. If you're going to build your “financial house fund” then invest in it where you can leverage other people's efforts.

Meaning, would you rather get paid on 1% of 100 people's efforts, or would you rather get paid on 100% of your own efforts?

I'll put it another way. Would you rather be the top real estate sales person in your office, or would you rather be the Real Estate Broker that owns the real estate company that gets a percentage of every sale that the company closes?

I was hired as a sales trainer to the #1 Real Estate Sales person in California and #3 in the nation. What impressed me the most about Eric was that he did not miss any of my trainings. He was in every session, always learning and growing.

He was personally closing over 800 transactions a year and still managing a brokerage of over 130 agents. This guy had a team and a system to close

that many transactions. This gentleman was also a great husband to his wife and a great father to his five kids.

He also was wise with his money. He invested his money into restaurants, real estate, and other businesses that also created passive income for him. This guy would sometimes outproduce the entire office on any given month. Eric also invested in the “higher power fund” every week. I really believe that this was the true source of his power. He loved God and God loves him.

Let me tell you about someone who took a setback and turned it into a lifelong purpose.

Michael Anderson was a graphic artist. He loved his job but he found out that they were going to have to lay off three employees at work because business was on a down turn. His job was safe because he was high on the employee totem pole.

Michael took a leap of faith on his dreams. You see, for years he had dreamed of creating a brand new experience when you get music lessons.

There is no McDonalds franchise of the music lesson industry. Michael had this dream of not only teaching kids how to play guitar, drums, piano, and how to sing, he also wanted to mentor them into future rock stars.

He would mentor them and, if they were good enough, get them signed to a professional contract so they could become stars. I can literally remember the conversation we had on the phone when he first told me about this dream. His day job was as a graphic artist, yet he dreamed of being a music entrepreneur. He wanted to go from teaching guitar lessons in his living room to a full-fledged music school.

He just needed to turn his dream into actuality.

When Michael learned that they were going to lay off three people at his day job, he went in to the big boss and turned in his two-week notice. Instead of three people getting laid off, eliminating his salary would be

enough to not have to lay those people off. Michael's attitude is "if I don't do it now, someone else will."

He took that jump and went and pursued his dream full time. Michael started his dream in September of 2008 and has built Rockstars of Tomorrow into a powerhouse that will be franchised all over the United States. His flagship studio in Chino Hills, CA sees about 480 classes a week and he already has a total of two corporate music school studios and three other franchised locations—and 10-12 going to be opened in the next 12 months. When you walk into this place, it will give you a feeling like you can be the next rock star of the future. It's a complete family environment.

His young Rock Star Bands play all over the United States now. My own daughter takes guitar and voice lessons here. I love this place. Some of the dads get together and have created a rock band, too. It's so cool. If you want your kids just to learn how to play an instrument or if your kids have their PPC to be a rock star, then this is the place you need to enroll them.

You can also use "licensing" to build your "house fund."

I was a keynote speaker for an event in Los Angeles and the emcee for the evening was a beautiful lady named Victoria Parsons Gracie. I was speaking about how to fill up your "life funds" and in the audience was Victoria's husband, Ryron Gracie, of the famed Gracie family.

The Gracie family is a prominent martial arts family from Brazil known for their development of Brazilian jiu-jitsu (BJJ). They have been successful in combat sport competitions, including mixed martial arts, vale todo, and submission wrestling events. As a family, they uphold the Gracie Challenge, which promotes their style of modern jiu-jitsu.

Victoria and Ryron (pronounced heh-ron) are an amazing couple that have learned to invest in each other's "Honey fund" at a high level.

They are raising two young ladies and teaching them the jiu-jitsu way of life.

The Gracie brand is famous around the globe. What Ryron has been able to do with his brother Renee Gracie, is license the name of Gracie to other jiu-jitsu schools around the world.

As of this writing, they have 147 schools who license the name of Gracie for their own jiu-jitsu school. Then Ryron and Renee will travel and visit all their schools that have licensed with them and train with them. They have an amazing training program called Gracie Combatives. This is where they will train you on the foundational techniques on jiu-jitsu, so you can move ahead and master this martial art. They make a phenomenal living on licensing their Gracie name.

I met Susan Tyler, another client of mine, when she was an interior designer making over \$100,000 a year. She loved what she did. Then one day she got the dreaded call that she was going to be laid off. She freaked out and was very scared.

We got together and really strategized on what she wanted to do with her life. She took steps to lower her monthly expenses while she was creating her next steps. She did not want to go back into the work force. She wanted to create her own business.

Before she got laid off, she would walk dogs as a part-time job because she just loved dogs. This left her an idea about what was to become her new business.

Her PPC was dogs. She just loved them. She went into the dog-grooming business. Relying on her faith she went ahead and bought a truck and a mobile dog-grooming trailer. This was a huge step for her because this beautiful woman drove around in a top-of-the-line Audi. To go from a \$100,000 Audi to driving a truck and dog-grooming trailer wasn't easy. Yet this one decision has proved to be a turning point in her life.

Since she loved what she did, within a few months she had more clients than she could handle. If you own a dog or know of a dog owner then you know we treat them like our kids. My friends who own cats always tell me the difference between cats and dogs are that cats are your friends while dogs are your kids. I happily agree with that statement.

Within a year she quickly replaced her six-figure income and now has a second trailer and two employees and grooms a couple hundred dogs a week. She is now at the point that her brand “The Washed Paw” is getting so much business she has to hire other groomers and trucks to handle all the business.

She has more than doubled her income and now controls the most important asset, which is time. Remember, you can always make more money but when time is gone it's GONE. Your most valuable asset is time.

Remember Duke and Sheila Tubtim? They are in the Founders Club at a company called ARIIX. They were former 5 Star Diamond Directors at USANA Health Sciences Inc.

They are in one of the best distribution models called Multi-Level Marketing. Duke actually started his MLM career in NTC as well. He was in his early twenties at the time. He went on to other MLM companies and made millions of dollars by the age of 25. It was so cool to see him go to the Lamborghini dealership and buy his car with cash. Duke and Sheila became great leaders in their prospective companies. Not only did they become wealthy in Network Marketing, they were able to show many others how to do the same.

When you meet this couple, they are so humble. Another super couple that are investing in their “home life fund” and “honey fund” on a daily basis.

They invest in their kids, each other, and their thousands of ARIIX representatives on a daily basis. They live the life secret of “if you help other people achieve their dreams that you will automatically achieve your dreams.” That's why network marketing is such a powerful tool for you to build wealth. It sure is not easy. Nothing is easy. Yet MLM is simple. When you actually work the system over a consistent length of time you too can become very successful using this business model.

Have you ever dreamed about creating a billion-dollar company?

Doug and Estrella Harrington not only had this dream, they are not too far off from their company going public and becoming a billion-dollar company.

Doug is a world-renowned cardiologist and his wife is his business partner at a company they created called GD Biosciences. Doug's best friend was also a top cardiologist. I firmly believe that life's challenges always gives us gifts. You see, Doug's cardiologist friend died of a massive heart attack. It was very unexpected.

This prompted Doug to really find a better way to detect heart disease so he could prevent other family tragedies.

He spent years and lots of money and created a break-through new blood test called the PULS Test. This new blood test can detect the probability of a heart attack or stroke within the next five years.

Most doctors could not believe that this test could really do what it said it could do. It was really hard getting this company off the ground. Today there are thousands of doctors around the world giving this test to their patients to detect heart disease early and reverse the damage. I have myself taken the test. I can't tell you how many stories I have heard when the patient's life was saved by this test. Please go to www.pulstest.com if you want more information for this test. Please take the exam yourself. Your insurance may cover it.

This test is becoming the new standard in preventing and detecting heart disease. Estrella and Doug have created a future billion-dollar company by using Doug's purpose and passion for saving people and Estrella's calling of being an entrepreneur. So many of our close friends have invested in this company and will also benefit financially when this company does their IPO (Initial Price Offering) and goes public.

Perhaps you're a Top Real Estate Sales person like Eric Elegado and use real estate to build your "house fund" to create passive income through real estate.

You could also be like Michael Anderson and build a company you can later franchise to create passive income.

Maybe you could be like Victoria and Ryron Gracie and create a product or brand that you can "license" to create leverage and a steady income stream that gives you passive and residual monthly income.

Maybe you're like Susan Tyler and just take your passion for dogs to create an entire business to create wealth for you.

If you like network marketing, then be like Duke and Sheila Tubtim and create a huge team of distributors that expand your distribution of your products or services.

Some of you have a Doug and Estrella Harrington inside of them. Meaning you have a billion-dollar idea that you need to activate now and get those investors so you can take your company public so you can become a billionaire.

Or you can be like me and create a book of investment clients that pay a residual income on the assets you have under management.

There are so many ways to invest in your "house fund." I just have some advice for you. Get out of active income where you are trading time for money and create passive and/or residual income. The latter is where you can have time and money.

What would it be like to be having your money make money for you? What would it be like for you to get paid multiple times for a one-time effort? Please leverage and scale your business for true wealth of TIME.

The "house fund" is really how to fund this LIFE FUND for you to have more of our most valuable asset which is TIME.

Which business story resonated with you the most and why?

Michael Anderson (Rockstars of Tomorrow <http://rockstarsoftomorrow.com/>)

Susan Tyler (The Washed Paw <https://www.thewashedpaw.com/>)

Victoria and Ryron Gracie (Gracie Jiu-Jitsu <https://www.bjjheroes.com/>)

Sheila and Duke Tubtim (ARIIX Inc. <https://ariix.com/>)

Estrella and Doug Harrington (<http://www.pulstest.com/>)

Higher Power Fund

Do you pray?

Do you believe in a higher power?

Are you an atheist?

I never used to pray until I lost everything. I always had doubt that there was a God. I was not atheist, yet I had so many questions.

All I can do is share with you my experience.

Do you know anyone personally who has committed suicide?

Do you know someone who has tried?

Unfortunately, the answer for me to both of these questions is “yes.”

My BFF for life is a guy named Pedro Derit. He is my cuzin. We are not blood related, yet we have known each other all our lives and we love each other very much.

Pete had a brother, Sherwin. Unfortunately, Pete came home one day and found Sherwin, lifeless. He had hanged himself. He had broken up with his girlfriend and was heartbroken. The age of 21 is a very hard time for most people. Sherwin was so happy all the time. No signs at all that this was going to happen. Breaks my heart just sharing this with you now. He would have been 42 years old today.

I would like to share with you now the story of my wonderful and amazing, brave brother. His name is Ray Vale. He is three years older than me.

I have always looked up to my brother. He was my protector when we were in the ‘Hood of Chicago and kids wanted to beat me up.

He always looked out for me. He was the one that got me playing football. They used to call him “baby bull” in high school because he looked like a baby bull running over people with his huge, powerful legs.

When I was a sophomore in high school, Ray had his first seizure. He fell off the bed and started convulsing. I remember being in shock and my dad was crying, trying to wake him up. We didn't know what was happening. I never saw a seizure before.

This is when we found out that Ray was epileptic. He started having more and more seizures as he got older. He was only 19 when he had his first one.

In order to keep his seizures under control, he had to start taking all kinds of different of medicine. Most of these medications had really bad side effects.

One of these side effects of these medications was that he could not sleep, which made life really hard for him. He started drinking in order to sleep. He ended up losing his driving privileges. This never stopped him from working hard and kicking butt in life. If you have eaten at Hard Rock Café, my brother helped open the Sacramento, Hawaii, and Newport Beach locations. He would take the bus every day to work because he wasn't allowed to drive.

I admired him for doing this. Most people are too proud to take the bus. Not Ray. He worked so hard.

Ray always wanted to be a father. He had a girlfriend, Lori, that had two daughters. Ray raised those girls. He was such an awesome dad to those girls. His dream was to have his own kids one day.

Unfortunately, he got the news that he could no longer have kids because the medication took its toll on his body. I know it must have been heartbreaking for him. I know this broke him. All the medication he took would dull his brain to the point he was literally a zombie. Took the life right out of him.

This eventually led to deep depression and alcoholism. How would you feel if you were not allowed to drive and could not have the kids you

longed for? How frustrating it must be to have no control during a seizure.

I often felt guilty because it seemed like Ray took all the physical hardships so the rest of us could be healthy.

It was a typical Sunday evening. It was around 7:00 PM. I was having dinner at a Mexican restaurant with a friend, Sharon Luckey, who was in town for the weekend from Las Vegas. I hadn't seen her in years.

While having dinner, I got a text from another high school friend, Jeff Hopkins. He asked if my brother was okay. I said yes, and I asked why. He told me that Ray had posted on Facebook "Good bye" and then erased the post.

I immediately got a whisper telling me to go see my brother now. I rushed over to see my brother and I knew something was wrong. When I got to his apartment his door was open. I was scared to go into his place because I thought he got robbed. I went in, getting ready for a fight. I found Ray lying face-down on his living room floor in front of his TV.

He wasn't robbed. He took all three bottles of his epilepsy medication. He was dying. I panicked and then another voice told me to call the fire department. Honestly, I don't even remember if I called them or not. I was in shock, seeing my brother on the floor, dying. The paramedics were there so fast it was amazing. The paramedics stabilized him and rushed him to the emergency room. They pumped his stomach.

My brother had tried to commit suicide. Here is the crazy thing: I live about 30 minutes away. The restaurant I was eating at with Sharon Lucky was literally one mile away from my brother. Even if Jeff would have warned me about my brother's Facebook post, if I hadn't been down the street eating dinner with Sharon, my brother would have still been dead.

The paramedics confirmed my thoughts. They told me, "if you had gotten there 15 minutes later, Ray would not be here."

I truly believe that "The Higher Power" intervened and used Sharon Lucky and Jeff Hopkins to save my brother that day.

That was the first time my brother tried to commit suicide. He has tried five times.

You're not going to believe me when I tell you this: God saved him every time. It was not his time yet.

I have no doubt that prayer works now.

The fourth time he tried to commit suicide he was on his last breaths. We were told to say goodbye.

I went into his hospital room and put my hands on his heart and his head and ask God to give him one more chance. I prayed over him and had this strange confidence that God heard my prayers and healed him. I went home with my kids, at peace. Later that night we got a call from my mom that there was a miracle. My brother's vital signs all of sudden just started going crazy good and he literally came back from the dead.

My faith was not in question any more.

Yet my faith was tested one more time. My brother tried again for the fifth time to commit suicide. This time was even worse than the fourth time. I was in school and was told to come to the emergency room at Corona Hospital and say goodbye. He was not going to last the night.

That time I was really angry at my brother. He had attempted to commit suicide one day after Mother's Day and it was my mom that found him in his apartment, foaming at the mouth. That's a sight no mother should ever see.

When I got to the emergency room I was there alone with Ray and his doctor. I asked the doctor how my brother was and I can hear his words like it was yesterday. He said, "I am not going to B.S. you. You'd better say goodbye."

My anger at my brother turned into laughter because I knew that if I laid my hands on him and asked God to heal him, God would.

But I did not want him to live. Part of me wanted him to die so my mom did not have to suffer any more. How selfish was I?

Then I thought about how guilty I would feel, knowing God could have used me to save him when I didn't. I went over and laid hands on him again and prayed over him. His vital signs were completely deteriorating. He was literally dead. The machine was helping him breathe. Keeping him alive. After I prayed, all his vital signs came alive again. He started to wake up. Another miracle—he made a full recovery.

Here is the most amazing thing. After the fifth time, my brother voluntarily entered a rehab center and stopped drinking, and two years later he is alcohol free and his seizures are under control. The power of prayer is real, my friends. God is real. Losing my wealth and having to file bankruptcy led me to clean my life of pride and ego. When I had nothing is when I found the love and peace of The Higher Power. My investment in the “higher fund” led me to be used to save my brother.

I know now I will be used to help other people, too. My Purpose, Passion, and Calling is to help people find their PPC and monetize it to create supernatural wealth.

How can you invest your 2% into your “higher power fund”?

Conclusion

Usually when I start coaching someone, they are super successful on one or two of these funds and completely bankrupt on some of the other funds.

It does not take much to fully fund these life funds. When you can take 2% of your weekly minutes and consciously and consistently invest in each fund every two weeks, then you will see massive results very quickly.

So, let's go over the "life funds" again and please complete each exercise at the end to see where you are with each of your own life funds. The truth is like surgery—it will hurt you and also heal you at the same time.

Take inventory on where you are right now in your life. The key thing here is not to judge yourself and start comparing your life to someone else's. Comparison is the death of joy. Don't compare yourself with other people; compare yourself with who you were yesterday. With who you were last week, last month, last year. Small, consistent change over time will fully fund each of your own life funds.

What would it be like to have your "health fund" invested the right way? Do you think you would have a life full of life and abundance?

Imagine spending time to listen to your "heart fund," figure out what your Purpose, Passion, and calling (PPC) is, and also to monetize your specific God-given talent to the point where you're financially free?

Can you imagine being more in love with your spouse now than when you first met? What would that be like? It's so simple. Take the action today to invest in your "honey fund." We all need to connect and feel loved. We were all made to be part of a community. The most beautiful thing in the world is to be fully in love with someone. It's even more fulfilling when you are loved the way you need to be loved.

Love multiplies so many of your other funds ROL that you get to experience Heaven on Earth.

How would your life be different if you invested in your “homies fund” on a consistent basis? What would your important relationships look like? I see so many relationships with our parents that are not funded at all these days. We lose touch with our best friends because we are doing “life” and not investing in life. What if that could change? You be the change. Can you imagine what it would look like with your “homies fund” fully funded? Do you feel your life would have more value when you gave more value to others? Love is investing in others; wisdom is knowing in whom to invest and for how long.

We don't invest in people to get something back, yet can you imagine the wisdom you would achieve when you look at your current relationships if they are giving you a positive or negative return on your life? If you're investing in someone else's fund, are they also investing in yours? Or are they just taking and taking to the point where you are bankrupt inside and don't have any more energy to invest in others?

The greatest tool you have is the power of choice.

You can invest in any asset you want in life. Are the people you are investing in an asset to you, or are they a liability? You have the power.

Please choose wisely with love.

What would it be like to have your kids operating in life like a Blue Chip Stock? It's never too late to invest in your kids. Even if your kids are adults, you can still invest in them to create more love and connection on a deeper level. Your house can be a home. Can you imagine how your life would be when your “home life fund” is funded consistently?

What would your weekends with your kids be like?

Now, I know kids sometimes are a volatile stock that are emotionally fluctuating every day, which causes you sometimes to stop investing. Building financial wealth takes time and a healthy pattern--Just like our

kids. They need that investment in them every day of their lives. It does not stop when they are adults. The way you invested in them will have a direct effect on the way they invest in their own kids.

Your kids will either repeat the pattern you set, or they will do the exact opposite. Hopefully they repeat your pattern because it created a High ROL for them and now they are repeating a positive pattern.

The “humanity fund” can be funded now. You don’t need to be wealthy to have money to invest in causes in the world that you want to take a stand for. You can do it now. If you are depressed right now and if you want to be so-called “cured,” please go ahead and volunteer your time to help people that are in a more desperate situation than you are now. You will experience an inner healing like no drug can do. Your spirits will be lifted when you take the time to invest in your own personal “humanity fund.” Now, what if you invested wisely in your other life funds to the point you are wealthy and can use your influence to a higher degree to help facilitate that world change that is needed? What would your legacy look like? Would you be a hero to your kids? What impact could you make if you took the massive action now to fully fund all your life funds?

While you’re investing and funding your “Life Funds,” the “higher power fund” is the catalyst for you to keep going. Your faith may be the only thing you have in the beginning. Your investment in your “higher power fund” can and will fully maximize your ROL in each of your other funds.

The power of prayer is so great it can move mountains. It can create supernatural wealth and fulfillment. Funding the “higher power fund” will give you supernatural peace in your life. You will be able to live in the present consistently. You will finally forgive the past and forgive yourself. You will be able to plan and prepare for the future but not live there.

You can start today and fund all eight of your life funds. Taking decisive steps every two weeks will speed up the ROL in each of your funds. The crazy thing is that when you fill up one fund, you’re not too far off from funding two or three other life funds. You start creating speed and momentum with your results. Success can and does happen fast when you are consistent.

I'm looking forward to interviewing some of you once you have filled one or two of your neglected funds. I can't wait to see and hear how life has changed once you took the 2% challenge and start investing your 2% in each life fund. It will be amazing to see what type of business you are creating and how you are investing your wealth into other causes and people.

It's going to be so amazing to see all of the relationships operating at the high level of ROL, and awesome to see all the families have a fully funded "home life fund."

I can't wait to hear about all your breakthroughs.

Now, go fund your Life Funds and be the change!

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