

Claude Diamond's

The Mentor,

<u>A</u> Story of Success_®

A novel with a point!

Dedication

I dedicate this book to my Mom and Dad, Judy and Leopold Diamond. They were my first Mentors. They not only nourished me with love and affection, but they kept me curious and hungry for knowledge. I was always asking questions and they would not give me easy answers, but rather direct me to find my own answers.

Mom and Dad gave me a wonderful foundation to succeed in life. They made me independent and left me curious.

I have always believed that I had a head start in life because of my first role models and Mentors; a great Mom and Dad.

Thanks

With special thanks to the real Ralph and Emily, my inlaws, who let me borrow their names, with permission! Thanks also to those friends whose names I borrowed without their knowledge, surprise!

And finally, to the Lovely CJ, my wife for her editing and saving my butt again!

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About The Author

I bet you stayed awake last night pondering who the heck the guy was who wrote this book. Well since you asked, here goes.

Claude "The Mentor" Diamond J.D. is just like many kids who grew up in New York City. He attended P.S. 152, played stickball on the streets using the sewer covers as first base and home plate (don't ask what was used off the street for 2nd and 3rd base, just let your imagination go)! He was raised by immigrant parents who ran the local corner grocery store and deli.

Yes, Claude is just like you with one notable exception; he is a self made Millionaire. He has created many successful home business concepts from scratch and has excelled in areas such as Creative Real Estate Investing, Sales System Training, Contemporary Marketing, Consulting, Coaching and of course, Mentoring. He is also a nationally recognized keynote speaker and writer.

His company, The Diamond Consulting Group, has produced what many consider to be the finest cassettes and videos ever produced in the area of human potential, self improvement, goal setting, consulting, wealth creation, motivation and sales. These materials have enabled

clients from all over the world to fulfill their dreams, find their greatness and just enjoy the stuff life is made of.

Claude is also the writer and publisher, along with his wife, the lovely CJ of the award winning newsletters *Success Stories*© and *The Lease Purchase Times*© which are offered free to anyone in possession of this book.

Claude spends half the year with his family, the lovely CJ and children RJ and DJ in the Rocky Mountain resort town of Winter Park, CO. The other half of the year is spent by the ocean in San Diego, CA. Claude successfully works out of his homes Mentoring and wealth Coaching his students on a One-On-One basis to financial freedom, personal achievement and happiness.

He truly is a Mentor of Success to those who have been fortunate to learn his lessons of life on a One-On-One basis. Believe it or not, Claude is the only nationally known wealth Coach and Mentor who answers his own phone and personally returns all calls. Why not try right now and see. He can be reached by phone at (970) 726-7979 in Colorado or (619) 421-4121 in California, his E-Mail: Mentor@mac.com or Web page: www.ClaudeDiamond.com.

Claude's motto is "Success, One Person at a Time™" as he only works with his clients One-On-One.

Introduction

Hello, my name is Claude W. Diamond and I am the author of <u>The Mentor, A Story of Success</u>©.

I have always wanted financial freedom. I used to dream all the time about what it would be like to be rich; I thought about it day and night. I decided that some day I would fulfill my destiny so I played by all the conventional rules. I got a good education, went to college, received a business degree and a law degree, worked for Corporate America and nothing really happened as expected.

I discovered the following:

- A. I disliked working for others.
- B. I was never paid what I felt I deserved.
- C. I was getting deeper into debt, chasing different business opportunities.

I didn't understand what went wrong. I had followed all the rules of Success of my day. The same ones we hear about today, too. I was frustrated and disappointed the way things were going for me. It just

didn't seem fair. I always promised myself that I wouldn't accept mediocrity as my standard, but that was exactly what I was doing.

I had read so many wonderful books on success, attended seminars and workshops, bought tapes and videos, but something always seemed to be missing. I knew I was getting close, but I still wasn't there.

Then one day I discovered the missing link. All the information in the world didn't matter unless I had someone with the hard core experience who could take me by the hand and share the experiences, the successes and the failures. A real world teacher who wasn't living from paycheck to paycheck, but an honest to goodness self made millionaire.

This was the day I met my Mentor Max. The day that changed my financial fortune, my attitude, my life forever.

Claude

Prologue

Do you often imagine yourself becoming successful? I mean **really** successful. Actually achieving all that you want in life. The dream of financial freedom that we all have; never having to worry about money. Imagine no bills ever again, living where you want, driving the car you like, living your life as a role model for others, doing the right thing at the right time. Having true balance in your life because the chase for money was over and now you could concentrate on the stuff that life is really made of.

This is the story of Ralph. He could be me, he could be you. This novel is a blend of fact and fiction. A little fantasy and a little reality. A little from life and a little from dreams.

Such is the story that you are about to read. It's about how one man (Ralph), a good man with a family, just wanted what we all want; FREEDOM!

Yet like many of us, Ralph played by the rules, worked hard, loved his family, tried to do the right thing at the right time yet he was miserable, frustrated and he was at the breaking point in his tolerance and patience with the cards life was dealing him.

He needed a break in life and then one day he got it.

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RALPH

Success is impossible!

He was just sick of it all. It was another lousy Monday and here he was sitting in traffic. Ralph was already feeling drained and tired from last night's tossing and turning fiesta. How do you sleep when all you do is worry about bills and the lack of money all the time? On the radio, the announcer exclaimed that today was going to be another scorcher.

It was 6:30 AM and it was already 75 degrees outside. The air conditioner was on the fritz again in the car he should have sold 4 years ago. He could have it fixed, but that would cost him \$500 for a new compressor. Of course, he didn't have the money and as usual his credit cards were maxed out.

He was on his way to a sales job with a company that he absolutely hated and a sales manager who he detested. He was two feet shorter than Ralph and made up for it by berating Ralph in front of the other employees, yep a classic Napoleonic Complex. He was an uninspired

sales associate selling products he didn't believe in to clients who he didn't like and who didn't care much for him either.

The worst part about it all was that he didn't like himself much lately because he saw no way out of this gerbil cage. The worrying about the money, the go-no- where job, the frustration of it all. He was even beginning to put on weight, something he never had to worry about in the past. When would it ever end?

I've had it. I have to face the fact that I am a loser and will never amount to anything unless I do something drastic. Ralph was muttering to himself again. Lately he was doing it more and more.

Ralph was 39 years old and still searching for what he perceived as his Success in the world, his real purpose. He was frustrated and carried his humiliation like Atlas carried the world on his back. Why had the financial freedom been so easy for some and just as evasive for him? He wanted the best for his family. He had worked hard all his life, followed the rules about going to school and getting a good education. Mom and Dad always said "get a good job with a good company and everything would work out just fine" but they were wrong! The trouble was that the financial freedom he yearned for was just a far off day dream.

He would go to bed and wake up every morning in a cold sweat worrying about the bills. Why, his marriage was even suffering from the stress. He couldn't even remember the last time he and Emily talked about anything that was fun or laughed together and they never made love anymore. All they ever did was argue about money. The kids needed new clothes for school, the final notice was sent from the cable company before they shut off the connection. There was never enough money for this or that. Success remained as illusive as ever and he was always feeling depressed and drained. The money dilemma was causing an anger to slowly build up and burn inside him. He found that he was so damned tired all the time.

Emily and the kids started to notice his malaise and kept out of his way. He couldn't really blame them since he always came home grouchy from work. Even Saturday morning when the kids were playing and laughing together outside it was too loud for him. He needed to get away sometimes.

A horn blast awoke him from his daydream and he instinctively hit the brakes causing them to squeal. It was another fender bender on the freeway that he narrowly avoided in front of him. That would have just been the finishing touch to an already crummy beginning. The traffic was at a gridlock standstill and he knew he would be late for work again.

45 minutes later Ralph pulled into the huge office parking lot and joined the masses already in the lobby of the modern office building where he worked. He entered the crowded elevator with all the other workers or 'ants' as he called them, as the high speed lift brought him to the 42nd floor.

The blood was rushing to his head as Beth, his secretary came running over. *Mr. Smutty is ready to throw a fit, Ralph. You didn't finish your sales reports and the new Boston head chewed him a new rear digestive system for not keeping control of his staff and keeping up the paperwork. Be warned, he is out for your head.*

Ralph knew all about the sales reports and he let them sit on his desk at home for over five weeks. He just couldn't bring himself to sit down and do the silly busywork his company required. It was just so boring and useless in his mind. The company required moronic itemized accounts of how he spent his day as though they really placed some value on the ridiculous scraps of paper. He knew that the other sales staff considered the daily, weekly and monthly sales reports and projections an absolute waste of time, but no one would ever stand up to Smutty.

He decided to forego the daily tirade of Smutty and sneak out to the local coffee house for his double french roast mocha espresso. The

The Mentor, A Story of Success moment the doors opened he heard the bellowing of Smutty, *Ralph, hold on there!*

Where are you going mister? he sneered. I need those reports on my desk by 10:00 AM or you can plan to find alternative employment.

Smutty always liked to create a spectacle in front of the staff and threaten someone with their job. He relished belittling others.

Ralph grunted something unintelligible and acknowledged that the work would get done. He slowly trudged back to his Dilbert cubicle while grabbing a cup of really bad coffee from the dirty office coffee pot. He then began to work on the ordered paperwork.

Two hours later he completed the job and not a moment too soon as Jeff Smutty charged in. Well I see our Mr. Mocha has finally finished. Listen Mister, you had better shape up if you want to hang around here.

You placed me in hot water with the big boys and I don't need this kind of aggravation, besides you were 45 minutes late for work this morning, too. You're just a loser, a bum, a slacker. You will never amount to anything. Why on earth does the company hire people like you?

Ralph knew that there was a ring of truth to what Smutty was saying and yet there were still some small embers of long forgotten pride that would not tolerate someone treating him this way in front of his peers. This however, was the last straw for Ralph and all he could see now was the color red. All the frustration, the pain, the car, the wife and kids, the money problems were exploding within him. He had no self control left and the words from his pent up anger poured from his brain to his mouth without restraint.

Going nose to nose with Smutty, Ralph began yelling, *I'll tell you Smutty, I am so sick and tired of working my tail off for jerks like you and this crummy company.* Some of the office staff were beginning to gather and listen to the fight like gawkers at a roadside traffic accident.

You think for the below poverty level wages that I get from you guys I deserve this crap. On top of it, you want me to be kissing your butt like a newborn baby.

Well I have a life planned and this is not how I envisioned it; working for a low end firm that sells overpriced junk and I sure as hell don't have to put up with a moronic obnoxious midget like you!

Smutty was beginning to turn pale, Ralph had taken his berating before without any reaction. He knew that this time he had gone too far and was beginning to get scared.

Now look here Arrens, there is no need for this type of language, let's just go to my office and discuss this matter.

Jeez, Jeffrey don't you get it? I am sick to death of you, this company and just about everything related to this job including your garbage coffee.

Ralph picked up the coffee cup and threw its contents at the wall where the company logo was prominently displayed.

Hey Smutty, do you like Country music?

Jeffrey nodded his head quizzically.

Well let me share a line with you from a little tune,

"Take this job and shove it, I ain't working here no more!"

Ralph grabbed his jacket and Smutty made a last attempt to assert himself by blocking Ralph's exit. Ralph grasped Smutty's cheap suit

lapels and shoved Smutty against the wall with a thud. The framed motivational saying "let's work together" dropped to the floor and the glass cover shattered into little shards all over the room!

Smutty didn't even budge. He was so scared standing there with his mouth wide open. Ralph knew he had gone too far that day.

Ralph, how dare you destroy company property! It will come out of your pay! Smutty exclaimed.

Well as long as you're making deductions from the pittance you call my pay, you had better charge me for what I am going to do next.

As a final Coup de Grace, Ralph grabbed the giant water cooler bottle from its dispenser and walked in the direction of Smutty's desk. Water was splashing everywhere. He entered Smutty's office and emptied the liquid contents onto Smutty's desk. Smutty's beloved sales reports were soaked. He even opened Smutty's desk draws and then the filing cabinets and made sure they were saturated, too. Looking with satisfaction at the desk he decided to flip it over.

Ralph knew what he was doing was wrong, but right now he felt great! Ralph turned around and saw that Smutty was glancing at the The Mentor, A Story of Success company's main frame computer in the office. He heard Smutty scream, NO, Ralph, NO!

Ralph loved it! The remaining contents of the water bottle totally drenched the internal circuitry of the machine that contained all the company's important information and rendered it useless. It made a sizzling sound and then began to smoke.

The group of employees couldn't stand by anymore without reacting and there was boisterous cheering and a round of applause for Ralph.

All right Ralph, someone yelled. My Hero, a secretary hollered.

They loved the thrashing and the resulting embarrassment their boss was encountering. None of them would ever have the guts to act the same way. They needed their jobs no matter how bad it was, but they relished the fact that someone was acting out their fantasy and really giving it to the world's worst boss, Jeff Smutty.

Smutty had given all of them the same treatment that Ralph had received today, but no one ever reacted like this. The office was in complete chaos.

Ralph heard the faintest whimper from his former boss as he proceeded to the the elevator. He turned ever so slowly around to glance at Smutty and the entire office staff.

Ralph gave the perfunctory middle finger with a sinister smile and exclaimed, *Have a nice day, Jeff.*

Smutty attempted to regain some presence in front of his staff and was yelling now about how he would get the police and would make Ralph pay for all the damage.

Ralph didn't hear a word, he was already long gone.

THE MENTOR

For a while Ralph felt great thinking about how he wouldn't have to go back to a job like that anymore. With any luck he would never have to deal with the likes of a Jeff Smutty. The feeling of euphoria however, was short lived as he started to think about the mortgage, car, all the bills, credit cards and worse, what would he say to Emily? After feeling fantastic and on top of the world, this was turning out to be the worse day he could imagine. He needed a place to sit down and think about all the events that had transpired. Ralph set out for his favorite coffee house, but noticed that the line went out into the street. Besides, he didn't feel like splurging \$5.00 for coffee when he just quit his job. He decided to just walk around the city and think about the latest turn of events in his life.

He had been walking around for what seemed like hours trying to figure out what he would say to Emily and how he would explain it. They hadn't been doing such a great job with their marriage lately. They argued about money and about spending less time together as a family. She seemed to become more distant lately and they had less and less to talk about.

Ralph realized that he had walked quite a distance. It reminded him of when he got into trouble as a small boy in New York City he would often go to the park to think. It usually had something to do with a bad report card or some fight in the school yard with the bully of the day. Facing the wrath of his father at age 10 was usually enough to send shivers down his spine. He decided that he would go back to the old neighborhood and do some serious thinking. He took the subway and couldn't remember the last time he had seen so much dirt and debris; the people were another story.

He was still wearing his old sports coat and tie and for a moment he felt superior, but then he remembered that he was now among the ranks of the unemployed.

Getting off the train platform by his old neighborhood, Ralph was surprised to see just how much he had forgotten about the way his life used to be. He was beginning to remember things now. The old gang of kids he used to play stickball with: Mike, Dana, Tommy & Steven. Ralph pondered where they were now. They were all good friends and got along like a model United Nations; Italian, Jewish, Puerto Rican, Chinese. He found an unoccupied park bench, sat down and just watched the people coming and going. Moms and new babies in carriages, lovers holding hands and seniors sitting on benches just

The Mentor, A Story of Success chatting away and feeding the pigeons. He sat there thinking about everything that had occurred during the last few hours.

Then a wave of sadness enveloped him and the enormity of the day, the stress with all its money and family problems were just too much for him. He almost felt like there was no point to anything anymore, no purpose, no reason for living.

He put his head in his hands and began to sob softly.

His head was buried in his hands when a silver haired gentleman sat down next to him. Ralph thought it was strange that he picked his bench because there were obviously many empty seats all around the park. This guy really seemed odd. Once again, Ralph was the lucky one; just when he wanted to be alone company drops in.

The old man was not a street bum; he was too well dressed and groomed to be anything like that. In fact, one could even call him dapper. Every couple of moments he would glance at Ralph and then look away. Ralph was now beginning to regain his composure when he realized that the old man was staring at him. Then the stranger began to speak.

Excuse me young man, I couldn't help but notice how distraught you looked a moment ago. Excuse an old man's queries, but what could be so bad on such a beautiful day?

For a moment Ralph was speechless. Then he considered lashing out at this rude old man or perhaps just getting up and walking away would be the thing to do, but there was something special about him. For one thing, he had the most penetrating blue eyes. Secondly, his voice and mannerisms had a soothing, relaxing quality. And lastly, but most importantly, Ralph just didn't need to stress out anymore.

Well if this old man wanted to talk, Ralph was going to give him an earful. He would regret the day he ever asked Ralph what was so bad!

Well sir, I've probably had one of the worst days of my life.

I then began to tell this complete stranger everything that had occurred in the last couple of hours, days and years. The old man listened quite intently occasionally nodding his head as I explained how my wife and I were having financial and personal problems.

I even told him about the kids and how I was feeling more like an Uncle than a Father. I must have rambled for 35 minutes. The old man never interrupted, but seemed interested and occasionally nodded his head.

When I was finally done he looked intently at me and asked, *Young* man, what do you want?

I replied with a question, what do you mean, what do I want?

The old man repeated, What exactly do you want? I have been patiently listening to you for over a half an hour. You strike me as an intelligent young man with personal and financial problems that you have no idea how to cope with. You also have an impulsive emotional side that you had better learn to control.

He then repeated the question, what it is that you want in life?

I looked at the old man as if he were mad and I shouted out,

You crazy old man, I want what everyone wants in Life! I want to stop worrying about money all the time. I want time for my family, to be a husband, to be a real Dad. I want to have fun again, to laugh again. I just want some control in my life because what I have now is not life. It's a living hell old man. There, are you happy, you just made me spill my guts to a total stranger!

I was ashamed of my second display of emotion in front of this stranger in such a short time! I was a wreck of a man! The old man handed me a

freshly pressed handkerchief with a monogramed capital 'M' in the corner and then he began to speak.

I have a question for you young man. If I could give you all the secrets of wealth and happiness in life and there was no doubt that you could have all that you ever wanted, would you be willing to make me a lifelong commitment?

THE COMMITMENT

What is this some kind of game? I asked.

No, it's no game, I am very serious! I looked at the old man and I could see the tremendous intensity he had in those piercing blue eyes. This is very important young man, listen carefully. If I could give you all the secrets of wealth and happiness in life and there was no doubt that you could have all that you ever wanted, would you be willing to make me a life long commitment, a binding oath?

What is this commitment you keep talking about? I asked.

Good, you're asking questions that means you're thinking now, smiled the old man.

The commitment is required by any person who wishes to join our Mentor Society. Our commitment requires that one day you must share your knowledge with someone who is truly worthy and who will put it to good use.

Are you worthy?

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Ralph began to form a cynical smile on his face.

Let me get this straight old man. You have all this money making knowledge and you just wander around talking to strangers in parks? What made you decide that I was going to be the next King Midas? What do I have to do, join a MLM company and sell vitamins or water filters? I got a news flash for you because I've got both in a bunch of boxes in my garage and I'm just not interested!

The old man smiled. No, it's a bit more involved than that. Your name is Ralph Arrens, you are 39 years old and you live at 12 Arden Place. You were born in Austin, Texas. Your wife's name is Emily and your children are named Ruth and Solomon. You have \$38.00 in your checking account and you owe \$8,666.00 on your credit cards at a rate of 19% per annum. Your favorite flavor ice cream is butter pecan, shall I go on?

Stop it! I shouted. I was stunned and a bit scared at the same time. This is crazy. How could you possibly have known all that about me? Who are you? What do you want from me? You know I have no money.

Relax Ralph. All your questions will be answered in due time. I am not some crazy old man who, as you said, just wanders. I am a simple man who belongs to a very special and ancient group of men and women known as **The Mentors**. We have upheld a unique and ancient tradition

of passing on our specialized knowledge of Success, Happiness and Wealth from one generation to another. Our society has existed for hundreds of years. Our membership is unique in that anyone who is invited to join must also make a lifetime commitment to pass on our secrets to another worthy person of their choosing. No one person is allowed to learn how to accumulate wealth without making an oath or what we call, the commitment. Part of life's greatest joy is to share and help others. That is why I have chosen you if you accept our terms.

You mean there's more?

Yes. There are special terms which you must memorize and adhere to. Let me list them for you. You know the first one.

- 1. You must help a deserving individual to find the same success and happiness that you have achieved.
- 2. The knowledge that we share with you must only be used for good. You may not use your powers of wealth accumulation to ever hurt another person.
- 3. You must always maintain yourself as a person of unquestionable character and integrity.
- 4. You may never divulge our private society to the masses or media.

Ralph, do you accept these terms?

Hold on, I need more information. For starters, what should I call you, Master, Yoda, Mr. Mentor?

Oh, we needn't be as formal as that. You may just call me Max.

MAX

Infact, here is my card. Ralph looked at the unusual card which had the word **Mentor** emblazed across the rich linen fibers of the card. Underneath there was the name Max and a phone number, but no address.

Why no address, Max?

I am a private person and anyone who is my friend or mentee knows how to find me, Max replied matter of factly.

Well Max, what made you pick me? Why am I the lucky one, who are you? Are you as rich as you appear?

Hold on my friend, all your questions have made me famished! Why don't we leave this park and get a bite to eat.

That sounds great Max, but right now my funds are a little tight.

Lunch is on me my friend. Follow me, my car is waiting around the corner.

Ralph followed the surprisingly quick gait of Max whose age had seemingly little affect on his physical condition.

They approached the sidewalk and Max headed towards a black Mercedes Limousine where a huge man in a black suit waited outside the car. I trust you had a pleasurable morning walk sir, the chauffeur inquired.

Yes, quite nice Richard. My friend and I will be having lunch at the Tavern on the Green Restaurant in Central Park.

Very good choice Sir, the chauffeur dutifully replied while opening the door for the two passengers.

Ralph was in a daze. He never envisioned that he would ever ride in such a richly appointed car with a chauffeur on top of it all.

Ralph couldn't stop pondering who this strange man was while he was being driven to the famous Tavern On The Green Restaurant. Infact, he kept pinching himself to see if he really wasn't asleep!

Ralph thought how this was the strangest day of his life, but what was truly behind it all? Was this Max fellow up to something? What was the truth behind all that mumbo jumbo about a Society of Mentors? He had

so many questions. Hopefully the conversation during lunch would provide some answers.

The limo pulled around Columbus Circle and up to a barrier manned by a member of New York City's finest police department. The officer gave a glance to the car and driver and immediately removed the wooded gate to allow the limo entrance to the park. The car pulled up against the front door of a very expensive looking restaurant that Ralph would never consider taking Emily to.

The door was immediately opened by a spiffy red uniformed doorman.

Max lead the way into the restaurant and was immediately greeted by the Maitre 'D standing behind his wooden podium. *Oh My Goodness, Mr. Max, what a pleasure to see you again, Sir. It's been much too long.*

It's very nice to see you too, André. I hope it's not an imposition on your staff to arrive without a reservation.

My dear Mr. Max, you are always welcome with or without an appointment.

Max handed a \$100.00 bill quite discreetly to this André fellow as he shook his hand.

Thank you, Mr. Max.

They were escorted to a table with a white linen cloth and decorated with lovely fresh cut flowers. The table was set against beautiful tall glass windows that looked onto the garden with many types of colorful plants.

Ralph was looking around at the patrons of the tables which included the mayor of New York City, some movie star from a movie he just saw with the kids and a couple of players from the Yankees. Ralph immediately felt self conscience at his wrinkled sports coat among all these famous and well dressed VIPs.

Max noticed Ralph's distress immediately and spoke quickly. *Relax* Ralph, this room is full of people just like you and me.

Well they may be more like you than me, Max. I don't think many of the people I see in this room are losing sleep, arguing with their family and worried about paying their electric bill like I am, Ralph responded.

Max nodded his understanding and then inquired if Ralph would mind if he ordered their lunch. Max whispered to the waiter that he would like the usual.

Within a minute the same waiter and a sommelier appeared presenting a beautifully garnished tray with some belugian caviar prepared on toast corners. The wine steward then presented a chilled bottle of a French Poully Fuisse for Max's approval. He then removed the cork in one swift motion and checked the quality by tasting a small sample with a spoon he wore around his neck and then served a small amount to Max awaiting his approval. Receiving an affirmative nod, he served Ralph.

I hope you don't mind Ralph, but I prefer a light wine with my caviar as opposed to vodka this time of day.

Don't worry Max, I never even tried caviar so I wouldn't know the difference. I've got to tell you that this stuff is delicious.

Yes, Max smiled, it is a taste I have become accustomed to.

How much does this stuff cost? I have got to let Emily try it, it's wonderful. Ralph was savoring this delightful find while stuffing another smothered toast corner into his mouth while washing it down with the wine.

This particular variety comes from Russia, but the really good stuff, as you call it comes from Iran. I believe a small tin containing just a few ounces costs about \$1000.00.

Ralph's eyes began to bulge when he heard the price. *Oh-my-gosh,* that's more than we spent on groceries last month!

I will see that some is sent to your wife with my compliments today if that is all right with you.

Thank you Max, I am sure......

Max interrupted Ralph mid sentence, Let's get down to business. I know that you have many questions.

As a matter of fact, Max, I'm just a bit confused as to exactly who you are.

AHHH right to the point. I like that quality in a person. My beloved departed Mother had the same quality.

The only way I can tell you who I am is to tell you a story of where I came from.

Max's Story

Max then took some caviar and washed it down with a sip of the crisp wine as though he knew it would be a while until he finished his tale. He smacked his lips, took a deep breath and then he began.

I know exactly what is going through your head Ralph. You're wondering if I have ever been there and felt the same frustration and desperation that you are now enduring. The answer is an unqualified yes!

Matter of fact, I was once in the same position you are in today; broke, miserable, going through life as a spectator instead of a player.

I know how anxious and scared you must feel right know. You are a drowning man, all alone in the vast ocean of your existence and searching for a life preserver that will never appear.

My goodness, I truly am a poetic bore today, he uttered half to himself and half to Ralph.

The only difference between the two of us is that I became much more frustrated at an earlier age of the shortcomings in my life and decided to take some action. I too, had suffered for many frustrating years worrying about money. I knew success was out there somewhere and I would not be denied. It was my destiny to have all the money I would ever need. I always knew this to be true, but here I was deep in debt from school, credit card loans and the rest. When was it ever going to end? I thought about money all the time because of the way it could change my life and that of others around me.

I made a vow to myself to one day discover how to have all the prosperity I would ever need and I would never be denied again. That was my quest.

I remember the day I woke up and realized that I was in my mid twenties at a job I found unchallenging or maybe boring was a better word. The boss was a jerk and while I was making a living that was about it. I always wanted it all. I had been reading books on success and wealth all my life, but the principles seemed vague and hard to envision and apply.

Many of the business opportunities were absurd, to say the least. Chanting silly affirmations, walking on hot coals, wearing sparkling crystals around your neck; all types of nonsense. Most of those same opportunities still exist today and give the exact same results.

I was like everyone else who went to bed, slept, dreamed and woke up thinking of nothing else, but money. I accepted, as many do, a life of tolerating poverty. I always wondered what a life of unlimited resources would be like for me, all the places I could visit, all the people and lives I could help.

In the final analysis, what I really wanted was the freedom to be happy. The dream was to be able to do what I wanted, when I wanted and make as much as I needed. To feel great about myself and have the self esteem and respect of my peers. To help others, to become a philanthropic person.

I then met the man, my Mentor, who was going to change my life forever. He held the key that would unlock the door to my financial and intellectual freedom. He made me understand so much. I **could** accomplish anything if I learned the secrets of the Mentors and unshackled the powers of my mind.

The waiter came and interrupted Max's story. Max ordered a lobster thermador for both of us with a tossed endive salad. A busboy brought a basket of steaming fresh baked pumpernickel to munch on. Another busboy cleaned the caviar tray.

The Mentor, A Story of Success When they all left Max continued his tale.

My Mentor helped me to change my life forever, Ralph just as I am going to help you to help yourself. Consider me like a hammer and you are a carpenter. Nothing will happen until you pick me up and use me.

Max, how did you come to meet your Mentor?

Well unlike our meeting today, Ralph, I <u>found</u> my Mentor. I want you to remember this story because it's very important.

I had heard of him from others who said he had wealth beyond anyone's imagination. Some say he had the power to create wealth in others and occasionally would work with an individual if he deemed that person worthy. They even had a special name for him, they called him

The Mentor.

I don't know what came over me, but one day I had an epiphany, a life revelation and decided I had to see this guy. I was lost and going nowhere Ralph. I had nothing to lose by trying except to make a fool of myself and frankly I didn't care about embarrassing myself.

I did some hunting around and I found out where The Mentor's office was located. I decided I would first call him rather then just barge into his office unannounced.

When I phoned, I was told by his receptionist that I could not see The Mentor unless I had an appointment. So I said, 'fine, let's make one'. She then sternly informed me that I could not make an appointment unless I had a qualified referral.

She abruptly ended the conversation to take another call and all I heard was a dial tone.

I decided right then and there that some snooty receptionist was not going to get in the way of my dreams so I went down to The Mentor's office the next day. The conversation went something like this:

'Hello, my name is Max and I would like to see The Mentor.'

'Do you have an appointment Sir?' she asked in the most rigid icy tone I had ever heard.

I replied, that 'I didn't' and then she asked me who referred me.

I told her, 'no one'.

'Aren't you the gentleman who called me yesterday?'

'Yes, that was probably me', I replied.

'I told you yesterday that The Mentor does not see anyone unless they

have been referred. I will ask you kindly to leave pleaaaase'.

I walked slowly back home and wondered how I was going to discover

my own success if I couldn't get past the guardian devil at the gate.

How could I even be considered worthy enough to ask him to teach

me?

I thought long and hard and decided that I had to be a little more original

and creative if I ever wanted to make a difference in my life. I wanted to

make changes and I was not going to allow the first roadblock to deter

me from my success.

I began to notice a change in the way I was thinking. I was determined

to do something with my life. In the old days I would have given up after

the first rejection on the telephone, my self esteem was so low. I

resolved to not be a quitter, a loser anymore. I was beginning to

understand that a great deal of Success was MY RESPONSIBILITY.

Does any of this story sound familiar to you, Ralph?

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It's uncanny Max, the similarities. I thought I was the only one who felt like this, only it's hard to imagine that you ever considered yourself a loser!

He smiled at Ralph, *let me get back to my tale*.

The next day I sent the secretary some flowers with the following poem:

Roses are Red Violets are Blue, Could I please have a referral from you?

I went to the office later that day after I knew the posies were delivered. You should have seen the attitude change. The Mentor's secretary actually smiled at me and she thanked me profusely for the flowers and the original albeit corny poetry, but she still could not make me an appointment.

She did, however, inform me after looking around the office to make sure no one was listening that The Mentor took a jog every afternoon around 1 PM in the local park. Perhaps I might "run" into him while he

was exercising and she gave me a wink of the eye. Eureka, I thought to myself, my first small step towards success.

Ralph, you just won't believe what happened next, he exclaimed with that sly old smile on his face.

I found myself leaning forward in order to glean every word from Max. At that very moment the waiters interrupted and brought our lobster thermador to the table.

Once the waiter refreshed our wine glasses and made sure all was in order he departed and Max continued.

The very next day I went to the jogging path with some baggy sweat pants and old basketball sneakers.

I saw him coming down the path and he ran right by me. I tried to catch up, but I was out of breath in 50 yards! I knew that if I wanted to meet this man I would have to come up to his physical level. I started working out everyday. I bought some better running equipment like decent jogging shoes, running shorts and returned everyday to my Mentor's running path at precisely 1 PM. Each day I got a little bit better and by the 6th week I was finally able to keep up with him. I decided that I

should not come on too strongly, so one day I just ran shoulder to shoulder with him and said 'Hi'!

He glanced at me and smiled. 'What took you so long kid?' he exclaimed. 'It took you six weeks of flowers, bad poetry and a helluva lot of jogging to finally get hold of me.'

He knew I taken aback by his directness.

Needless to say I was in temporary shock. All this time I thought my well conceived plan of meeting my potential Mentor would result in an enlightening meeting when all along he knew every move I made. In retrospect, Ralph, I shouldn't have been so surprised, after all he was The Mentor.

He then addressed me again. 'Come on Max, let's go together for a couple of miles and talk.' I dutifully complied and we began jogging along at a good 8 minute per mile pace.

'Ok Kid', he began, 'Marge at my office said you wanted to talk with me. So what's on your mind? What exactly can I do for you?'

'Sir, I need help. I have fruitlessly chased every business opportunity, gone to so many seminars, failed at so much. I cannot seem to get

ahead financially. I came to you because I heard that you were a person

of means who occasionally enabled a select individual to learn your

principles of success and wealth creation.'

He replied, 'That is correct Max, I do occasionally select a worthy

mentee.'

He then handed me a small card and on it were printed the following

words:

What I need to teach; you already know.

'I am sorry, sir', I muttered between gasping for breath as The Mentor

was picking up the pace of our run, but I do not understand what you

mean by the this card'.

He told me that if he was to even consider mentoring me, I would have

to learn to think independently. He wanted me to return the next day, to

think about what the card meant. He repeated his perplexing

statement.

What I need to teach; you already know.

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He then accelerated his pace to a 6 minute mile and left me in his dust. I was wasted and stopped running in order to catch my breath. I looked at the simple white card in my hand and read the short statement over and over again.

What did he mean "what I need to teach; you already know"?

Heck, if I knew it already, then I wouldn't need it would I? I stayed awake most of the night, but the riddle left me stymied. The next afternoon I returned to the park and we began our run together.

He spoke the first words, 'Well Max, do you understand the meaning of the card?'

'No sir, I am ashamed to say, I don't understand what you meant.'

'Ok Kid, listen up and learn. You wanted to meet me right?'

'You bet, Sir!'

'You would not take no for an answer from anyone would you?'

'Yes, that's correct, Sir.'

'You were determined to meet me one way or another, correct? You were stonewalled by my receptionist and then you had to become creative and think of alternative and unorthodox ways for us to meet. Right?'

'Right', I replied.

'In other words, you set a goal, devised ways to make that goal a reality, obtained some specialized knowledge, worked hard and focused on that goal and implemented the knowledge to make your goal a reality. When I gave you the card yesterday, you didn't realize that you have applied some basic rules of success already just by finding a creative way to meet me.'

I immediately realized that my Mentor was right, that I had used the power of my mind to focus on specific goals. I had wanted to meet this man, which on the surface, seemed impossible for me with no contacts or position. Somehow, however, I made it happen.

The Mentor then spoke the words I remember to this day. 'Can you remember the first time you fell in love, Max?'

'Yes, Sir', I stuttered not sure where this changed direction in the conversation

would lead.

'You met a girl who you couldn't get out of your thoughts morning, noon and night. Your mind was like a focused light, like one of those lasers they talk about in science fiction movies right?'

'Yes, Sir,' I answered.

He continued..... 'you have to have the same discipline, the same concentration,

the same desire for success like you had for that girl. It's all about you wanting it so bad, that you will not allow anything else to distract you.'

'I think I understand now, Sir.'

'If we are going to work together, you must realize and utilize the powers of the mind. This is your first lesson Max and there will be many more. If you want me to continue to Mentor you, you must first understand that I belong to an ancient group of teachers called *The Mentors*. You are required to take a vow or what we call *the commitment* to me to teach another as I will be teaching you.' He then told me about The Mentor Society and the commitment.

I remained very close to my Mentor for almost a year. I applied his principles of success and today I want for nothing. I have all that I need in life. I am a happy and fulfilled man who enjoys every precious second of life.

That is why you and I are here today, Ralph because I must fulfill my promise to my Mentor and The Society of Mentors that I am committed to. That my dear Ralph, is how I met The Mentor, my Mentor and now we must talk about you.

The Promise

Max, why me?

I'm still perplexed. How did you come to pick me to train in your Mentoring program?

Thank you Ralph, I was anxiously awaiting that question from you.

I received a call 6 months ago from an old college roommate from Stockton State College who is aware of my status as a member of **The Mentors**. He called or rather pleaded with me to look into the plight of a young man who was wasting his potential and aimlessly mired in his own self pity. Frankly, I was intrigued.

He described you to a "T". He told me that you were a man who was raised by a loving family, you had all the advantages of an education and a proper upbringing, yet you just couldn't find your way in the world. You couldn't get to the success you so desperately wanted and you were wasting your precious life.

My old roomy did me a favor a long time ago, the details are unimportant for our discussion today. I made him a promise that I would look into your situation. We both agreed that if I found you worthy of learning the Secrets of Success I would take you on as a Mentee and make you one of us.

But Max who is this person, the roommate you keep talking about? Ralph was now on the end of his seat awaiting the answer.

The busboy had already cleared the table of their main course and the waiter was serving fresh expresso and a chocolate mousse cake for dessert. When he departed Max began again.

The person who contacted me on your behalf was your Uncle Harry.

Ralph's eyes and mouth were wide open in amazement as he began to rapidly speak. I went to my Uncle Harry several months ago for a loan to help us out, but he flat out refused to help us and wouldn't think of giving it to me. I just about begged him, but all he told me was that a short term infusion of money wouldn't make any difference in my life.

I was furious and humiliated at the same time. Tell me Max, how could Uncle Harry, a millionaire, who has so much of everything turn me down, his so called 'favorite nephew'?

Now it was Max's turn to speak.

I don't think you realize that your uncle was doing you the biggest favor of your life Ralph.

I still don't get it Max, my uncle is loaded. He could have helped me if he really wanted to. He knew how much Emily, the kids and I needed the money to catch up on all the bills. What favor did he do for me?

Yes, Max said, Harry knew how badly you needed funds, but he also knew that you needed much more than money. Harry knew you needed knowledge, discipline and a big dose of self esteem. You can't make a problem go away by throwing money at it.

He didn't help you with money because he wanted you to be your own man and to be independent. He knew if he gave you the money you requested, then you would never be free, a virtual prisoner for life, a beggar. He wanted you to enjoy the same freedom and happiness he has shared with his family.

Ralph, you must understand that you cannot treat an illness by ignoring the symptoms. Don't you realize that what he wanted for you was the right to enjoy the same freedom he has embraced thanks to his Mentor.

He had your best interest at heart and knew that as a relative he was too close to you to be an effective teacher. That is why he asked me to intervene and I made him the promise.

You mean Uncle Harry was trained by one of the Mentors? Ralph asked in astonishment. I didn't know that, but why.......

Max interrupted, There are many things that you don't know, Ralph. You are woefully ignorant in the ways of Success and Prosperity. Your Uncle Harry came to me many years ago with many of the same problems you have today and I sent him to my Mentor.

It's hard to imagine Uncle Harry with money problems, Ralph exclaimed. I've always known him to be a man of wealth.

Yes Ralph, Harry had a few things to learn about Success just as I did and just as you have to do. Harry didn't have a clue about how to make money.

You see Ralph, money can be used to obtain happiness and to give it to others,

but it is only a tool for happiness. By itself, money cannot guarantee it.

My Mentor used to say Money made a good man better and a bad man worse'.

At your Uncle's request I began to do some due diligence into your background and into who you were Ralph. I wanted to see what kind of character you had.

If I decided to mentor you, then I had to make sure that you were worthy of the specialized knowledge that I would bestow upon you and the responsibility of our organization of Mentors.

So Ralph, we have had a delicious meal. I have done a great deal of talking and you now know who I am and what I do. Part of success is getting past your fears, taking a leap of courage and doing some hard work. What would you like me to do now?

I would like to begin Max. I want to listen and learn from someone who has earned the right to teach. I am not sure why you and Uncle Harry have so much faith in me and think I am worthy of your valuable knowledge, but I am willing to give it a try. Tell me what you want me to do and I will do it.

Excellent young man, excellent, Max repeated. I am very pleased by your response. He was smiling from ear to ear.

Are you ready to make the commitment to our exclusive secret society? Would you be willing to learn new things, wonderful ideas, have the life you always wanted, are you ready to take responsibility for your life?

Max, I have been been waiting for this moment all my life!

Good, Max replied. Then raise your right hand, Ralph and make the commitment.

Ralph immediately complied without thought of what the other restaurant patrons would think.

Max, I make to you and The Society of Mentors the commitment.

I must help a deserving individual to find the same success and happiness that I have achieved.

The knowledge that I learn must only be used for good. I may not use the powers of wealth accumulation to ever hurt another person.

I must always maintain myself as a person of unquestionable character and integrity.

I may never divulge our private society to the masses or media.

Ralph, do you accept these terms as stated? Max interjected.

Yes Sir, I do accept the terms. When do we get started Max?

We already have, Ralph. Max replied smiling.

I want you to think about all that was discussed today. Go home to your Emily and explain what we have discussed today. You will come to my home tomorrow and we shall formally begin your training.

Where do you live, how do I get there, what's the address? Ralph asked with concern.

Don't worry about it Ralph, I will arrange your transportation. Richard, my chauffeur, who you met earlier today will pick you up. Be ready at 7 AM. Now you will have to excuse me, I still have many appointments to complete. Finish your wine and think long and hard about our chat.

With one swift motion Max was gone and the waiter informed Ralph that the bill was paid including the gratuity.

Oh man, wait until Emily hears about this day, Ralph thought to himself as a smile slowly crossed his face.

The Ride

The next morning finally came. Ralph couldn't sleep a wink thinking about everything he and Max discussed in the Manhattan restaurant. He arose at dawn, dressed and just stared out the kitchen window wondering what secrets of success the strange old man would share with him this day.

Ralph told Emily immediately about his meeting and luncheon with Max upon arriving home. At first she thought he was going through an early mid life crisis and humorously recommended possible psychiatric care.

First shoving his boss against the wall in a rage, destroying his office by spilling water everywhere, quitting a job with them almost in bankruptcy and then spending the rest of the day speaking with a total stranger who he met in the park, riding around in a limo and then eating in one of New York City's finest restaurants and not even bringing home a doggie bag for her!

It was all just a bit too much of a crazy Cinderella Story for her to accept. He knew that they had both been under great stress lately and this story of his day with Max didn't make things easier.

She just didn't understand anything about Max and who could blame her? He went over the previous day so many times in his head and still couldn't put all the pieces together.

He had to make Emily understand that Max was for real and that he had the family's best interest at heart. Ralph knew they were all at the end of their ropes.

Ralph explained to Emily that Max was not an imaginary figure who appeared during full moons granting wishes to strangers, but was requested by his Uncle Harry. He told her how Max knew every little detail about the family. Emily wanted to believe Ralph, but the last few months had been hard on her. All the arguing and money worries. She was raised in a family that never had money problems like they did and felt that this was all a bit too surreal. The whole story was like the TV show in the 50's called "The Millionaire" where million dollar checks were handed out to complete strangers.

I had to believe in Max, there was nothing else left for me. I knew my life was going nowhere and out of the blue comes a chance for a change, to learn the Secrets of Success with a real live Mentor!

I finally got Emily to sit down with me at the wobbly old wooden kitchen table. I wanted her to understand that we had to do something different or nothing would ever change. We deserved a chance to get a piece of the American Dream.

Emily always gave me a dose of reality and this time was no different!

How are we going to pay the mortgage Ralph, my job alone won't even begin to cover what we need for the bills and groceries? RALPH what were you thinking when you attacked your boss and quit your job? Now we have nothing!

I knew she was right, but there was no way I could exist as a man and put up with that corporate garbage day in and out. I felt that my action was impulsive and a little crazy, but justified. How long should a man have to take it before he does something. I was praying that maybe Max would be the answer.

Emily then continued, so when is your mystery man, The Mentor going to pick you up in his corporate jet and whisk you off to Monte Carlo? she sarcastically asked.

It's not a jet, he is sending Richard, his chauffeur to pick me up, I answered rather defensively.

Before Emily could say another word the black Mercedes Limo from Max pulled up into our driveway. I spied the same chauffeur, Richard, who I had met yesterday as he walked up to the front door and rang the bell.

Emily seemed surprised and I was grateful that a certain amount of my credibility was restored. She answered the door and Richard presented her with a beautiful bouquet of colorful flowers and a small round metal package of chilled caviar.

Well Ralph, I guess there really is a Mr. Max, she said while displaying a coy smile.

She seemed relaxed all of a sudden and remarked, Ralph, I don't know what is going on here or what this person has in store for us, but you've come this far so let's just see what happens and face it together. She then gave me a passionate kiss to send me off to my adventure.

I walked outside and Richard opened the door for me. I secretly hoped the neighbors would see me getting into the car. Emily came behind me and got into her 10 year old economy car, a Yugo and left for work in a blaze of fumes and backfire. Man, we really needed some new wheels!

Richard started the car and we headed towards the freeway. The doors locked automatically and I found myself getting comfortable in the plush roomy leather seats. There were several of the day's current newspapers which I began to peruse, but I found it hard to concentrate thinking about the day with Max that lay ahead.

We got off the freeway and drove down some dirt roads, eventually arriving at a large wrought iron gated entrance with a large Metal "M". The gates opened automatically and gave us entrance to a very long manicured tree lined road which appeared to be bordered by a golf course on both sides. I was wondering if Richard made a mistake and turned into a private country club.

We continued down the road which finally ended after turning into an enormous horseshoe driveway with a fountain in the middle. Before me stood a huge modern mountain style log cabin home.

It was like something out of a 'Lifestyles of the Rich and Famous' show. The home was surrounded by beautiful trees, bushes and flowers of all varieties with the greenest lawn I had ever seen.

There was a lake off in the distance reflecting the magnificence of the enormous dwelling. I saw several children playing and laughing by a playground. The side of the home had tennis courts and one of the largest swimming pools I've ever seen in the shape of a large "M".

The car came to a stop and I heard the locks open. I lunged for the door handle, but the driver opened the door before I could reach it.

Richard indicated that I should follow him. For a moment I considered making a run for it, but where would I go, I was in the middle of no where. I followed him to the front door and was handed off to a tall man in a black suit. I think he was the butler. He told me to follow him.

We stepped inside a wondrous cavernous entrance onto a parquet floor with the largest chandelier I had ever seen. On the walls were beautiful paintings. One looked like a Monet or Manet (I always get the two confused) and the other was a Renoir, that I was sure of. The place had a look and smell of wealth like I have never encountered. For a short while I was lost in my thoughts of the dwelling. He led me down long

hallways. We finally entered a luxurious room with the biggest laminated wooden table I had ever seen.

A tall leather executive chair with its back to me was slowly turning around to face me.

The Meeting

Hello my friend, Max exclaimed, come in, I have been waiting for you. Max spun the chair around and stood in front of an enormous hand polished oak table with 30 or more chairs around it. The chandelier was sparkling by the sunlight coming through the bay windows that looked out upon a private lake. Max was in a bright red robe that looked like it was silk.

Care for some fresh ground sumatra expresso, it's quite good, he asked while holding up a steaming mug of coffee.

Sure sounds good, Sir, I replied. He motioned to the butler to bring some more coffee.

Please call me Max, my young man, we are to become the best of friends I hope. Let us proceed to the breakfast room and enjoy the morning while we talk. The sun is wonderful in the breakfast nook in the morning.

I dutifully followed Max to a gorgeous yellow print decorated room that was surrounded by tall windows. The wind was blowing the curtains

with an occasional gust and we proceeded to a circular hand carved table surrounded by matching chairs. We sat down as the butler brought me my coffee and some steaming fresh baked croissants.

Try the freshly made peach jam that my wife made, Max instructed, it is like nothing you have ever tasted.

As I took the first sip of coffee, I realized that I never had breakfast this morning because I was talking so much with Emily. I was famished!

I grabbed one of the french rolls and generously smeared the thick preserve on it. He was right, the jam was to die for! It was full flavored with large chucks of fresh fruit and wasn't over sweetened like so many commercial jams. I washed down the bread with some of the best coffee I had ever had.

It's a wonder Max stayed so thin eating this wonderful food all the time and going to those fancy restaurants. Before I knew it, I had eaten 4 croissants and finished 2 coffees. I began to feel self conscience and Max obviously sensed my embarrassment.

No, no Ralph, there is nothing I love better than to see a healthy appetite satisfied. I will have some of our jam sent to your home. It is made from the fresh fruit from my garden using my Mother's wonderful recipe.

You are too kind, Max and thank you for sending Emily the flowers and caviar. I think she now believes that there really is a fairy godfather known as Max, The Mentor.

Max did not respond to the compliment and began to speak intensely.

Ralph, I think it's time that we both get down to business and focus on the purpose of our meeting today.

I immediately noticed that Max's demeanor had changed; he became very intense and focused. He then continued......

First, let's go over some of the ground rules my boy:

Everything we are about to discuss is the truth as I was taught and experienced from my Mentor.

You are going to have to undergo a metamorphosis of sorts. Your thinking is going to have to change and alas, this will be the most difficult part of our work.

You are going to have to take some things on faith and trust in my judgment, in other cases I will show you first hand by example or by some prima facie evidence the principles of Success and happiness.

I will be your teacher and you can ask me any reasonable questions you like so long as they are not frivolous and they relate to our discussion.

Don't expect me to do the work for you, remember I can give you the world's best hammer, but you can't build anything unless you have the courage to pick it up and use it.

The Secrets of Success, wealth and happiness which I am going to mentor you in might seem ridiculously simple on the face of your initial exposure. That is the danger for all new students. You might feel that you understand them when you do not. These secrets appear so deceptively simple that you might not truly appreciate the power that they hold for you.

I only ask that you take everything I am going to teach you with the highest regard and respect.

Finally Ralph, I am here to help you, but essentially your success will be totally up to you. If you choose to use the knowledge I am sharing, you will want for nothing materially, you will discover the true joy of life, you will provide for your family, have security, discover everything important about yourself and find true joy by helping and sharing with

others. You will make a mark on the world and your life will have meaning and purpose.

On the other hand, if you choose to ignore what I teach you, then the life you have now will continue as it has and probably get even worse in many different ways. The choice, as always is up to you my boy!

Which brings us to our first Secret of Success which I have placed on this simple white card for you to keep with you at all times.

The 1st Secret of Success

Max handed Ralph the white card and watched him as he read the words.

If your life stinks, it's your FAULT! You are responsible for YOU!

Max watched Ralph's face as he read the card and saw a look of confusion.

I don't get it Max, what kind of secret of success is this? I'm really lost here.

Max then began. Ralph have you ever asked yourself why you are so miserable all the time? Why you are angry with your wife, have no time for your children, do a mediocre job at work which led to your tantrum and dismissal? Why your current financial state of affairs are so dismal, why you have no savings, no cash flow or income, unbelievable consumer debt and no possible way of changing your position in life based on the path you're on? Tell me Ralph,

Why are you such a loser?

Ouch! Hey Max, you don't mince your words do you?

Max countered, Why should I? Are you here to be coddled or to learn some truth about yourself so you finally get off your posterior and do something with your life? Now answer the question please! Why is your present state of financial and personal affairs in such disarray?

I guess I have had some bad breaks lately, I got a little behind in the bills like everyone does, I had a lousy job, I told you about Smutty and the company I used to work for..........

Wrong answer Ralph, Max jumped in, you still don't get it. What does the word 'responsibility' mean to you?

I think I know where you are going with this Max and yes, I am responsible or at least I try. I am a hard working provider or at least I used to be, a good father and husband. It's just that there never seems to be enough money to make ends meet or enough time or energy for the important things. Emily and I always have more month than money. Then when we had the kids it got even worse. We had so much optimism when we first met; we were going to change the world, literally set it on fire with all the ideas and optimism we had.

Well what stopped you, why did you lose control? Max asked.

Well in the beginning when we were dating I had a small one bedroom apartment and Emily was living with a girlfriend. When we decided to get married she moved into my apartment. We were both working at the time and each of us had our own car which were already paid for. We had plenty of money to live on and even managed to save a little.

Were you in debt at the time? Max asked.

No, we owed no one, we even had our college loans all paid for.

However, we know that you are both in debt now, Max stated matter of factly.

You better believe it Max, the credit cards are killing us.

Well how did that happen? Max queried.

Once we started filing our income tax together, banks began sending us pre approved credit cards and lines of credit. We figured if they were sending us all this money we had the right to spend it. We bought a home, new cars, took vacations, new furniture for the home, we went out to dinner at least 2 times a week. We really gave no thought as to

how we were ever going to pay it back which I admit was a mistake and probably was not very responsible in retrospect.

And then what happened, Ralph?

In the beginning we made the monthly payments easily, but then we started borrowing money from one card to pay the others.

Max jumped in, ah, yes the borrow from Peter to pay Paul School of Economics. I have heard of many a couples' financial ship sinking based on that ridiculous economic reasoning.

You're correct, Max, but we were still able to keep our heads above water for a while and then the kids came along and our finances really went to hell in a hand basket. We had diapers, doctor bills, day care and all the rest. Before I knew it, I was struggling just to make the minimum interest payments on all the credits cards and consumer loans we had.

Tell me, how much do you and your wife earn?

My job pays about \$31,000.00 per year, or at least that's what I used to make and Emily makes \$32,000.00. She is a nurse for a large construction company and would rather stay home with the kids instead

of just dumping them in the daycare center. In fact, it's a real sore point in our relationship. Money is all we ever talk about. There is never enough money and her sister and brother-in-law don't make things any better by always rubbing it in about how much they have.

Max abruptly interrupted, Ralph, read the card again, out loud please.

Ralph obediently picked up the card and read it to him.

If your life stinks, it's your FAULT! You are responsible for you!

Max then resumed, Ralph remember what I said about the deceptive simplicity of our Secrets of Success?

Ralph nodded an acknowledgment.

Now I want you to sit back and listen for a moment. You have to understand what the first secret is all about. Success cannot occur for you unless you take full and unmitigated responsibility for you and your actions. You can whine, blame, accuse, point fingers all day long, but when the curtain falls no one will be there to listen to you.

A loser always finds it convenient to blame everyone **except** himself. They always sound the same; harping about their misery and not having the courage, self esteem, whatever you want to call it to accept responsibility for their actions. You are the one who spent more than you had, you can't blame the credit cards, your job for not paying a higher salary or Uncle Harry for not lending you the money. Yes, you made many mistakes, but you don't accept the responsibility for them. You must learn from them, accept the responsibility and then move forward. That is what the Success Secret on the card is all about.

Success is all about you and no one else. It's about you accepting your role in life whatever you decide that role should be.

Ralph, we meet so many people in life who refuse to be accountable for themselves. It's their way of escaping or not accepting their own failures. It's always someone else's fault, the government, society, the law, the weather, bad luck, you name it! A loser always has an excuse and looks towards someone or something else to blame when all they really need to do is go to a mirror.

What you need to understand is that Success is not about the cars, trips, money or stuff like that. Success is all about you and how you feel about yourself. You see Ralph, it doesn't matter a hill of beans about all the wealth you have accumulated if you can't feel confident enough to

lose it or give it all away tomorrow. True Success is knowing that you are in control of <u>you</u> and that <u>you</u> can make it all back again and again. Success is not only about accepting responsibility for yourself and your actions, but having high self esteem.

Once again, You are responsible for you!

Once you accept that fact then you realize that nothing will happen unless you make it happen. There is no magic pill, no genie in a bottle granting wishes and no fairy godmother waiting to transform your pumpkin into a Mercedes. No one can do it for you, no one cares enough to want to give it to you, no one, but you can do it. Ralph, I want you to remember this easy phrase,

If it is meant to be, it's up to me.

This understanding and acceptance of full responsibility for yourself and your actions is critical for you to achieve the Success you so badly desire.

I think I get your point, Max! Ralph exclaimed. No one can make it happen except me and all the whining, gripping, blaming and complaining won't get me anywhere. I am responsible for myself.

The Mentor, A Story of Success Ralph then repeated Max's first rule.

If your life stinks, it's your FAULT! You are responsible for YOU!

As Max stood up he smiled and said,

My Boy, as Henry Higgins exclaimed in <u>Pygmalion</u> to his student Eliza Doolittle 'By George, I think you've got it'!

Now, let's move a little faster and learn Success Principle Number 2.

The 2nd Secret of Success

"Fun"

Max then handed Ralph a second card that read:

It's Gotta be FUN

or

WORK becomes a four letter word.

Ok Ralph, the next Secret of Success is my favorite and it made me a very happy man, so pay close attention.

Ralph was sitting on the end of his chair waiting to absorb the next words of wisdom from this wonderful man.

Max then began with a question. Let me ask you Ralph, what do you think the principle you just read on the 2nd card really means?

Gee Max, these are some pretty strange cards you are showing me today. I am not really sure.

Hey kid, you ain't seen nothing yet. Now think about this. Did you ever have a job you loved, Ralph? I mean your were crazy about what you were doing. By that I mean you got up in the morning excited to rush to

work. You couldn't wait to begin every day. You couldn't sleep at night in

anticipation of the next day.

Well Max, I don't understand how work can be fun. The entire concept is

pretty foreign to me. Every job I ever had I hated with a passion. To me

it was just work. I never gave any consideration or thought that

employment could be fun or at the very least enjoyable. I have always

worked out of necessity, it was never for fun!

Max jumped in, EXACTLY!

You can't have success at anything you do unless you have discovered

your passion, you must have fun. Your work should be equivalent to a

child looking forward to going to the playground. You must have fun at

what you choose as your career, your life's work. You must discover

where your passion lies in order to find the success you desire.

Read the card out loud Ralph, Max commanded and Ralph obliged his

Mentor,

It's Gotta be FUN

or

WORK becomes a four letter word.

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Think about it Ralph, imagine that your work is your enjoyment. The secret of being able to work hard with excitement, enthusiasm, dedication and discipline is easy when you are doing something that is play, something you love Ralph, something that is FUN!

Ralph, here is a rule for you.

Do something you love and you will never work a day in your life!

When you're having fun your work becomes play and life becomes a daily joy.

There cannot be Success and Happiness without FUN!

Suddenly Ralph had to express himself and jumped into the conversation.

Max, I have a question with an illustrative example. I have a cousin who loves to go fishing all the time, even in the dead of winter. He uses all his free time, weekends, vacations, he even takes his days off just to go fishing. He reads fishing magazines, rents fishing movies, goes to fishing exhibitions and trade shows and guess where he works, Max?

Max, placed his hand on his chin like he was thinking of an answer and then responded. *My instincts say he probably works in some sort of related enterprise.*

You're right Max, he works in a fishing & sporting goods department for a major national discount chain. He is a pretty responsible guy. Always shows up for work, never late, loyal employee and he gives great customer service. He has even won several awards from his company for the job he is doing.

My cousin is a nice guy, but he is as broke as me and based on your last two rules he should be a great deal more prosperous and successful. He is doing what he loves, having fun, he takes his responsibilities very seriously and he's still broke.

Under the first and second rules of success that we have reviewed today he should be a very prosperous man. What gives Max?

Excellent Ralph, I'm proud of you. You are really thinking now. Max continued, you have to understand that these Success Secrets of the Mentors must be used cohesively; they cannot work independently. One rule is no good without the others. So while your cousin is partially in compliance with the two rules we have discussed today, he is still missing some parts of the puzzle.

Think of these rules as parts of a boat you are building. The boat must have a main structure to displace the water. Then it must have a mast with sails or an engine to propel it. It must have a map or navigation device or system in order to know where it wants to go and how to expeditiously get there. Finally it must have a rudder in order to steer it properly. The parts of the boat are all dependent upon one another and without any of these sections, the boat is rendered useless. The rules of success and wealth that I am teaching you work the exact same way. No one principle by itself will enable you to achieve your goals or find your greatness.

I understand, Max. So where is my rudder, as you would say?

Let's move on to the next Secret that could possibly change your cousin's bank account balance as well as yours.

The 3rd Secret of Success

"Work Smart"

You have to WORK SMART in order to get to the BANK!

Tell me Ralph, before we discuss the third Principle of Success, do you know what you want to do, what's the fun in your life, where do your interests lie? Is there something you would love to do with all your heart and soul?

Well Max, I always wanted to have my own home business. To be able to work from my house instead of wasting my life sitting in commuter traffic, to spend more time with Emily and the kids, to make enough money to be my own man and to help others. I would love to take the knowledge that you and The Mentors have shared with me and really do something with my life. Something that would be fun for me as you have said. I just don't know what that something is.

Not to worry Ralph; by the time we are done, you will have all that and much more. Let's talk some more about that later, but right now let's have a good stretch of the legs and continue our discussion.

The teacher and his pupil removed themselves from the lavish surroundings and departed through the ornate french doors to the outside and began taking a walk towards a well worn path into the dense forest behind the estate. After some time of silence the two men found themselves walking towards a meandering stream. There was a smell of fresh pine needles in the air. Water was moving quickly against the rocks making a relaxing swishing sound combined with the birds chirping in the background. There was a feeling of solitude and peace. They proceeded to a fallen tree and sat down upon the trunk.

This place is beautiful Max, exclaimed Ralph.

Yes, it is, I come here everyday not only to exercise, but to stimulate my brain and condition my body. Life has so much to offer, but how few of us truly take a small portion of time out of the day to just breath, smell and listen to something as simple as a walk in the woods. I love coming here because it rejuvenates me.

Max before we start with the third principle tell me more about these success rules you are teaching me. I have read some success books,

listened to the popular cassette tapes and I have even attended a motivational seminar, but that stuff was like nothing I have heard from you today. These rules are very, I believe the word you used was "deceptively simple" yet they are so unconventional in the way you have phrased them and their application is so dependent on each other. What I am trying to say is that this stuff is like nothing I have ever heard before.

Ralph, I felt the same way when my Mentor taught these secrets to me, I was overwhelmed, but when I put all the principles together and began to understand them they made such sense to me. Once I applied them, my life changed forever.

These ideas were formed by my predecessors over generations of experiences, common sense, failures and eventual successes. These are a group of simple rules that most people could learn, but they would rather choose to ignore.

Why Max? If a person could change their life and have all the prosperity and happiness they desired, why wouldn't they?

A poignant question Ralph and the answer is in another rule that I must share with you.

The Mentor, A Story of Success

Everyone wants to be rich, however, few are willing to pay the price.

What is the price, Max?

A fair question. These rules of Success and prosperity must be studied and applied everyday of your life. They will allow you to have whatever you choose in life, they will make you wealthy beyond your wildest dreams, bring you confidence and self esteem so you will never cower to another man again. They will allow you to gain the richness and happiness of all that life has to offer if you can keep your values and balance.

They take discipline, work, focus and some other things we will discuss later on, but for now you must just understand that success is not for everyone; just those who are fed up with mediocrity, a little pissed off at themselves and their situation and are willing to pay the price. Success always comes at a cost.

When I learned these principles of wealth and Success, Ralph I couldn't believe that something so complicated as Success could be so simple. It was what I was looking for all my life and thanks to my Mentor I finally had the tools, the knowledge and guidance that I needed.

The day is moving fast Ralph, it's time for us to begin the 3rd Principle of Success from the ancient Mentors.

Max handed Ralph the third card.

Read it carefully, Max cautioned.

You have to WORK SMART in order to get to the BANK.

After Ralph read the card he looked at Max with a quizzical look.

What does this card mean? You must work smart in order to get to the bank, Max?

Max replied immediately. It is the answer to your earlier question about your fishing cousin who is broke. As you stated correctly before, you must take responsibility for yourself and you can do work that is fun, but without this third step you will never make a dime.

The third step is simply to focus your efforts towards working intelligently and for a profit. To think how you can translate your passion into a money making enterprise. In other words "getting to the bank". When your work is fun, it's enjoyable and you can look forward to it, but it still won't pay the cable TV bill.

When you have made the decision to be responsible for your future and have organized your business in a smart, profitable plan then my boy you are reaching for the mountain top.

Then you are working smart and you will go to the BANK!

The Ralph National BANK!

Ralph was thinking to himself how he was beginning to get more and more excited about his future. A feeling he hadn't felt for a very long time. Max's enthusiasm was contagious. He truly was a teacher, a Mentor, Ralph's MENTOR!

Max took a deep breath and continued.

If your cousin took his passion for fishing and thought of ways to generate income from his play, his fun, then he would never lack for funds again. For example, he could start a fishing tour enterprise, write books on his adventures and experiences, develop a new type of fishing lure. The possibilities, the rewards are endless, but alas all he does is fulfill the need for immediate gratification. Unfortunately, your cousin will never find his greatness. He has short changed himself and will never know that he was so close to having it all.

You see Ralph, if you can choose some fun work and do it smart, then you can go to the bank all day long. You have to think about what needs can be fulfilled for others.

If you want further examples think about any successful entrepreneur and ask yourself if these three principles of success apply to them. Steve Jobs, he loved computers and built them in his garage. He started selling them and created the Apple Corporation. The rest is computer history.

Ralph then spoke up. But Max, what about the people who failed? Not everyone hits a home run the first time up to bat.

You are correct, Ralph. Most people who have achieved success have suffered countless failures and setbacks. It's part of the learning process. Failure is nothing more than a stepping stone to success. In fact, it is almost a requirement to prosperity. The only difference between the rich man and the poor one is that the rich man saw failure as a learning experience and would not allow it to distract him from his ultimate goal. Look at Thomas Edison and the light bulb! Hundreds of times the light bulb remained dark; a loser would have called this a failure. Mr. Edison kept working until the light bulb glowed. The rich man will never be denied. The rich man does not need money to prove

himself because he can lose it one day and can bounce right back. The rich man understands success and knows it is in his control. The rich man never needs luck because he creates it.

The poor man does not have the will, the stamina, the confidence, the self esteem and usually gives up at the first disappointment and accepts mediocrity as a lifestyle.

How about JK Rowling, the lady from Scotland who lives in England who was living in poverty with her baby. She loved to write stories for children and one day she wrote the famous <u>Harry Potter</u> books. She has become a multi millionaire. She didn't whine, she accepted her responsibilities, she loved to write and she worked smart.

History is strewn with individuals who accepted the consequences of their actions and were willing to pay the price. They did something that was fun and worked their business so smart that they were rewarded with riches. There are others principles that are necessary for success, but these are your foundation for prosperity and happiness.

Max, let me see if I understand you correctly and can summarize everything you have taught me today. I hope you don't mind, but I took notes while you were speaking.

- A. I have to be accountable for myself; to be responsible and accept the consequences of my actions.
- B. I have to discover what I love to do, my passion in life, something that is fun.

C. I have to work smart so I can go to the bank all day long.

Max will these principles of success really work for me? I have heard and read of the famous people you have mentioned and many more. I appreciate all your faith in me, but how can I succeed when so many people like me fail all the time? I gotta tell you that I have been down so long I can't spell the word 'up'.

Max then looked intensely at Ralph with his rich deep blue eyes.

Listen Ralph, if I didn't think you had the guts to do what it takes I would have never decided to work with you. I'm telling you right now that you do have what it takes. You are ready for greatness, you are not a quitter and it's time for you to get a little mad at yourself and your circumstances.

You know Ralph, as I said earlier, you're not the first person I have mentored.

But don't take my word for all of this, let me show you what the Secrets of Success can do. Let's get out of these woods and go out and meet a few of my protégés so you can see for yourself some of these success principles in action.

The Protégé

Ralph, say hello to Bubba.

They had gone directly to the limousine after their walk and Richard drove them for two hours out to a beautiful home that sat on a golf course in Basking Ridge, New Jersey. When they pulled up to the house a tall man in golf clothing was waiting by a golf cart.

The man came up to the limo and gave Max a hearty hug and then a handshake. He truly was not self conscience about showing his great affection for the old man. Hello Max, it's been too long. I am so glad to see you. His voice had tremendous sincerity and respect. How is your golf game doing? Still polluting the water traps with all those golf balls you keep losing? he joked.

Max gave Bubba a big smile and retorted, *you bet my friend, but I still have a good time.* That was when Ralph was introduced to Bubba.

Hello Bubba, it is a pleasure to meet you.

Hello Ralph, whatever Max has told you about me, it's all true! He laughed out loud, a big boisterous laugh.

Excuse me gentleman, Max interjected, but while you are getting acquainted I am going to play a few holes. I will meet you later on the course and then we can go and have a bite to eat. Ralph, they have a wonderful barbecued salmon with dill sauce here.

He winked at the men, slid back into the car and was driven away towards the golf course clubhouse.

Bubba turned to Ralph and instructed him to get into some golf clothes and shoes which were provided for him inside the house. Ralph dutifully complied. Afterwards, they got into the cart and drove off to the first hole of a gorgeous private country club.

Bubba, this is one of the most beautiful golf courses I have ever seen. You must be very lucky to be able to live in such a nice home right on the course with such a fabulous view.

Well Ralph, luck had nothing to do with it. This is just the way I decided that I wanted to live and I made it happen. I now own this entire facility and I am damn proud of it!

Excuse me for asking Bubba, but we are just about the same age and I can't even imagine how I could afford to live in a house like yours and

play golf in the middle of a weekday much less own a beautiful private golf course. How on earth did you do it?

Ralph, I want you to ask me any questions you deem pertinent for your success. Max explained to me that you understand some of the Secrets of Success, but you have not incorporated them into your belief system as of yet. I remember when I met Max and I was the same way as you are today. Then in one magic moment it all came together for me and I GOT IT!

I understood what Max and The Mentors meant about having control of my life, taking responsibility for me, doing something that was fun, my passion in life and then working my ideas in a smart fashion to have a prosperous business and the life I deserve.

Believe it or not Ralph, I was once a caddy at this private golf club. I used to work here after school every day and on weekends. I would carry everyone else's' clubs, clean their equipment, serve drinks in the club. I did whatever I could to be in this environment. I loved golf and just wanted to be around it all the time.

When I graduated from college, I thought that I wanted to be part of Corporate America like many of my peers. I became an executive for a Fortune 500 firm designing packaging for food products like cereal boxes and stuff like that. I found the work well paying and the people

around me very nice and supportive, but something was really wrong. I just wasn't happy. I wasn't getting what I wanted out of life. I wasn't honest with myself. I had to wear a suit and tie everyday and I got to sit in a plastic Dilbert cubicle without being anywhere near a window.

My thoughts would always go back to the golf course with the fresh air and all the greenery, the pleasure of playing and hitting the ball and meeting old friends at the clubhouse. I would daydream like this all the time and think back to the days when I was a kid. I was so much happier then.

Eventually I became miserable and despondent at work. I was not a happy camper and I began to do a half hearted job.

One day a stranger came up to me out of nowhere and started telling me all about Mentors and some rules of success and this commitment. I already knew my passion, my fun in life and I was ready for a change. All I needed was the guts to take some responsibility for myself, be creative and take some smart action.

Ralph interrupted. His name wasn't Max was it?

What was your first clue, Ralph? Bubba smiled as he responded. I made a decision to get the hell out of my self imprisonment within the

next 6 months or sooner and do something with my life. I learned the Secrets of Success from Max and then I got down to business.

Bubba, Ralph asked, what's really important to me is to know the first thing you did to get started because that's where I see myself at this moment.

Well as long as you asked, I guess it's time for you to learn another of Max's unconventional Success Secrets. Making a Decision.

The 4th Secret of Success

"The Decision"

Bubba handed Ralph one of Max's famous small white cards which read:

You may be right and you may be wrong, but dammit make The Decision!

You see Ralph, Bubba began, all success begins with a decision. A decision to grasp success. A decision to face fear, a decision to get off your butt. Like the card says, Ralph, You may be right and you may be wrong, but dammit make The Decision'!

I had to make a decision. I had all this fear inside me. I wanted to make a difference, to do something with my life, but I was so frozen in doubt and pity. I had never made a move to make a difference.

Ralph, you asked me before how I got started. The answer to that question is that I **made** The Decision!

I decided I was going to find a way to develop a life around my passion which was Golf. I decided I was going to work smart and develop a new

business while I remained at my job. The new business would have to give me the same or hopefully a greater income opportunity.

Ralph, cowards avoid making decisions because it's easier to live with fear rather than to face and defeat it. The day I made The Decision to succeed was the day I began to live again!

Ralph you have to make a decision that you really want a new life. You can't just go through the motions. You <u>have</u> to make some choices.

The worst thing that can happen to you is not the chance you may fail, but a life of regrets that you never tried.

Ralph sat in silence pondering the emotional lesson he just learned from Bubba.

They came to the first hole and Bubba stepped out of the cart. Let's play some golf, Ralph.

That sounds great Bubba, but where are the bag of clubs?

Bubba responded with a sly grin. We will only need one golf club, Ralph and you will play the best game of golf in your life!

Now look Bubba, just because I don't own a golf course doesn't mean I am stupid! How on earth can you play a round of golf with just one club? You need 14 clubs; drivers, irons, putters, wedges.

You would think that wouldn't you, Ralph? Just watch and learn!

The 5th Secret of Success

"Be Original"

Bubba reached into his shirt pocket and handed Ralph another one of those little white cards which read:

"Be Original, Unconventional and a little Crazy!"

(Don't break the box, just blow it up!)

While Ralph was studying his new card Bubba got out of the cart and retrieved a small fanny pack he had in the back. He unzipped the pouch and removed an unusual looking golf club. Bubba then grabbed the iron face of the club with one hand and the grip at the opposite end with his other hand and pulled them apart. With one swift motion the shaft expanded to a full length iron. He then grabbed the head of the club and adjusted its angle with a simple thumb screw device and then locked it into place.

He placed a ball on the tee, took a perfect swing and hit it a nice straight 250 yards.

WOW Bubba, I don't think I could make a shot like that with a driver. Where did you get a golf club like that? I have never seen anything like it.

Bubba replied instantly, I invented it.

Here try it yourself, Ralph. I have an extra club in the cart.

Ralph took the unusual club from Bubba, placed a ball on the tee and took a swing. The ball only went 120 yards, but it went straight down the fairway.

This is great Bubba. I always hook or slice my shots, but this one went straight as an arrow. I love this club. How did you get the idea to make an adjustable head with a collapsable shaft?

I told you that I had made the decision. I first thought conventionally about how I could make a living in golf. I was dead honest with myself because I knew that I could never be good enough to compete competitively or be a golf instructor and I didn't want to work in the clubhouse. So I started looking for problems.

I don't get it Bubba, why would you look for problems?

Ralph, look at the card I just gave you and read it again.

"Be Original, Unconventional and a little Crazy."

Do you remember the Apple Corporation ad campaign? The ad said 'Think Different' and they did. They came out with an entirely new concept in computers with styling and colors and sold millions of them. Ralph, you have to be different, unconventional, original and sometimes a little crazy!

Ralph, when you find a problem and can offer people solutions, you have the making of great idea. Great ideas can make you a heck of a lot of money. Did you ever see something new and say to yourself, 'Why didn't I think of that'?

Sure Bubba, I see stuff like that everyday.

Well Ralph, that's the way I came up with my adjustable Bubba golf club. Remember I told you that I used to be a caddy when I was a kid? I always saw folks dragging their heavy bags and clubs from their car, to the course, putting the bag on the ground, removing the correct club, then hitting the ball, walking back to the bag, placing the club back in the bag and dragging it around the course.

What a pain in the neck and then it really took away a lot of the fun of

the game especially for senior citizens and folks who weren't physically

capable of lugging all that weight.

The Problem: A full set of golf clubs are cumbersome, heavy and

distract you from the fun of the game. How could I get rid of the bag of

clubs?

Another problem I saw when I traveled was watching folks lug heavy

golf travel bags from the luggage carousel in the airport.

The Problem: Golf clubs are not portable. How could I make a club

that would be as easy to carry around as a fanny pack?

Then I thought about how golf might be a more pleasurable game. For

many a golfer trying to become proficient takes years especially

because you are constantly switching clubs and using different lengths.

Most people have no illusions of becoming another Tiger Woods or

Arnold Palmer, but they would like to play better and have a more

enjoyable experience.

The Problem: The long learning curve.

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I decided that if there was a simple and functional golf club that was portable and gave you a good game, then the player would have more fun. I thought, why couldn't the golf club head be adjustable to different angles so a player would have a club with the same length? That way his swing wouldn't have to change all the time.

People told me I was crazy and that no self respecting golfer would discard his or her bag of clubs. Remember Ralph, you have to be an original thinker. Just because no one had developed a golf club like mine doesn't mean that it isn't a good idea. An idea that goes against the norm and is unconventional doesn't mean people won't buy it.

But Bubba, how did you take your idea and make money with it?

Well, I took my golf club notes to an engineer to help me make the club into a working blueprint and functional model. Then a machine shop craftsman made me a working model. Finally, I took it to a patent attorney and made sure I had some legal protection. This all goes under the "Working Smart" rule that Max already taught you, so I could go to the bank.

I took the club to some of the golf trade shows and began putting small ads in golf magazines and on golf web pages. I was starting to get

interest and orders. I even found some investors who saw the club's potential.

Before I knew it, I had to quit my corporate job! By the fifth month of my objective we were in full mass production.

I had the dream job I always wanted and was traveling to golf courses all over the world demonstrating the Bubba Club. I was the public relations department and head salesman for my own company. I was playing golf all the time, making great money and I was the happiest I have been in years. I even met the future Mrs. Bubba!

Ralph interrupted, Don't tell me. You met your future wife on the golf course.

You bet, at the 19th hole! he replied smiling.

I owe my Success to my Mentor Max because if it wasn't for him and the Secrets of Success I might still be in the cubical without a window daydreaming my life away instead of living it! I've done enough talking. Let's play some golf. You do some thinking about what I just said, Ok?

Ralph acknowledged Bubba with a nod. His head with spinning.

Ralph and Bubba played through the course and met up with Max by the 18th hole.

I don't know about you boys, but I am famished! Max exclaimed. Bubba do you still have that marvelous chef from New Orleans working in your facility?

You bet, Max and he is preparing your favorite dishes as we speak. By the way gentleman, your money is no good here at my golf club. You are both my guests. Let's get back to the clubhouse, get cleaned up and have a decent meal.

They returned to the elegantly appointed clubhouse and showered. Ralph was pleasantly surprised to see a new and freshly laundered golf outfit laid out for him by a locker. They dressed and met in the dining room.

They were immediately seated by a window overlooking the 18th hole and a bottle of chilled vintage Dom Perignon was opened and served in champagne Renoir flutes.

Bubba spoke first. Gentleman, I would like to propose a toast, to good golf and good friends.

Hear, hear! Max exclaimed and they all had a drink of the dry effervescent wine invented by the creative French monk.

Ok Ralph, while we are waiting for the Caesar Salad, tell me what you have learned today, Max directed.

After a moment of thinking, Ralph offered, I learned that Bubba is following all of the Success Secrets that you have taught me and he appears to be doing really well for himself. He shared with me a few new Success Secrets, too, like making decisions and being an original. I like the fact that he is doing something he loves and he is also going to the bank. I am jealous of both of you fellows and the wonderful lives you have.

Max responded quickly. Ralph don't ever be envious of another person, it's a waste of energy. Instead, think about how you are just as good as that person and capable of the same Success. God has given you the same gifts as Bubba and me. Make sure you use them wisely and do something with them. So many people waste their talents. Anyone can have the wealth and happiness that Bubba and I have achieved. The Mentors only made it easier to achieve greatness by giving us direction with their Secrets of Success.

The waiter interrupted The Mentor and wheeled a salad preparation table over to them. He combined the simple ingredients of Romaine lettuce, freshly ground parmesan cheese, eggs and anchovies, oil & vinegar, some croutons and freshly ground pepper. The salad was deftly prepared, tossed and served.

Ralph was ravenous and dived into his salad like a man who hadn't eaten for a few days. He stuffed several forkfuls of the delicious salad into his mouth and washed it down with the champagne. Next he munched on some freshly baked sourdough rolls. He felt satiated and then he looked up at Max.

Max, I can't tell you how this day has really made an impact on me. It was great seeing your mentoring secrets actually put into action by Bubba.

This is a fantastic way for an apprentice like me to learn.

Before I met Bubba, I heard what you were saying, but honestly it was difficult envisioning myself applying these Success Principles. It seemed like Success was for everyone except me.

I have found in my experience Ralph, that people learn in different ways. Some people listen to tapes or read books from noted speakers.

Others attend seminars, but in my experience the one-on-one experience is the best.

Next the waiter brought them barbecued salmon prepared with a light creamy dill sauce, chilled asparagus in a lemon vinaigrette and homemade double baked garlic mashed potatoes with parsley sprinkled on top.

After the entree, Bubba presented Ralph with a brand new adjustable golf club in the travel pouch. Attached to the zipper of the fanny pack was a metal gold card entitling Ralph and his family to a lifetime membership to Bubba's golf course and clubhouse. There was an envelop attached, but Bubba suggested that Ralph read it some other time. Ralph thanked Bubba profusely for his generosity. Feigning embarrassment, Bubba changed the subject.

The trio sat conversing, eating and enjoying the sumptuous dessert and each others' company for quite some time. Eventually Max changed the direction of the conversation.

Ralph, I would like you to pack your bags tonight because tomorrow we are taking a little trip to continue your education.

Where are we going, Max?

Max replied instantly with that devilish smile of his, why Hawaii, of course!

The 6th Secret of Success

"Be The BEST."

"Never accept Mediocrity as your Standard."

The next morning Richard picked Ralph up in the limo and drove him to Teterboro Airport in New Jersey. They pulled up in front of the stairway of a new Dessault Falcon Jet that had a colorful "M" on the tail fin. Ralph's bags were taken by a man in a blue blazer also with the "M" on his jacket pocket.

A man with an English accent spoke. Good morning, Sir. My name is Fernie and Mr. Max is waiting for you inside the plane.

Ralph entered through the door of the jet which opened into a richly appointed cabin with 6 large leather seats and 2 couches, an oak desk with a computer and a full length bar. The entire cabin had wall to wall carpeting and was beautiful to say the least. Fernie ushered him to a seat in the cabin and advised Ralph that they would be taxiing to takeoff position and leaving shortly.

Fernie, where's Max? Ralph asked with some concern.

Why Mr. Max is flying the plane of course, Sir.

Ralph muttered to himself that Max sure was a man full of surprises!

The plane taxied to a waiting area on the takeoff strip and then slowly moved forward. Before Ralph knew it, the plane was at 20,000 feet and cruising at 500 miles an hour. Once the plane leveled off Max came to the passenger cabin and greeted Ralph. He was dressed in a dapper blue blazer. Naturally a large "M" was embroidered on his jacket pocket.

Good morning, Ralph. Enjoying the flight?

I sure am Max, but excuse me, who is flying the plane?

Oh not to worry m'boy, we have a state of the art autopilot on board and incase it doesn't work we have my co-pilot Phil and my navigator Herbie manning the controls. We should be in Hawaii in about 8 hours if the headwinds don't give us too much trouble. I have someone who resides in Honolulu who is waiting to meet you.

Ralph was beginning to get excited about this new adventure as he had never been to the grand islands of Hawaii before. Emily could hardly believe it when Ralph told her of his day with Bubba, the golf, food and now how he would be traveling to the South Pacific the next day with

Max. It was all like a dream and he would enjoy it even more if only he could get past his own self doubts.

Several hours later they landed at the airport. Ralph and Max deplaned and were escorted by an airport employee to a large woman in the traditional Hawaiian flowered muumuu. The woman rushed up to Max and gave him a big bear hug and some flowered leis.

Maxie, Maxie, Mahalo, my Mentor! she exclaimed.

Hello Winnie, how are you? I want you to meet my new protégé, Ralph Arrens. He wants to meet a few of my Success Stories and I immediately thought of you. You think you can show him a few things to help me out? Max smiled.

Of course, Max! You know for you, anything. Let's get into my car and go out for some lunch first and then we can talk.

So Ralph, she began, what do you think of Hawaii?

Well, what little I have seen is beautiful. Are you a native Hawaiian, Winnie?

Me, she laughed out loud, I was born in Prescott, Arizona. I came here with my husband and 3 kids 10 years ago and we decided that this was the place we were always looking for. It's paradise.

Will we be meeting your husband at the restaurant? Ralph inquired.

Larry passed away a few years ago, Max interjected.

Oh I am sorry, Winnie, Ralph offered with sincerity.

It's ok, Ralph. It's just me and the kids now.

Here is the restaurant I was telling you about Ralph, Max pointed out. They pulled into the parking lot. Ralph noticed the catchy and clever name right away, A Loaf of Bread and A Bowl of Soup. The line of patrons went from the door out into the street. There must have been over 150 people waiting to get into the establishment. The line appeared to be moving quickly and no one seemed to mind the wait.

Winnie, it looks like your timing was off a bit because it might take us a while to get a table in this place, Ralph offered.

Winnie looked at Ralph, I don't think it will be much of a problem for us, I know the owner intimately. Just follow me.

Max and Ralph dutifully complied and were led inside to a very large dining area with a self serve system that looked to be working efficiently. The restaurant appeared to be very clean and the staff was young, energetic and dressed in traditional Hawaiian garb of colorful shirts and khaki shorts. The smells emanating from the cooking area instantly made Ralph's stomach start to growl. It was a plethora of smells that were wonderful.

One of the well dressed hostesses came up to Winnie and after a short conversation, the three were led to a table in the far corner of the eatery. They sat down and a pitcher of ice water with a slice of pineapple in it was served along with tall glasses. A cheery waitress came up to the table.

Mahalo Boss, she remarked, what can I get for you and your guests to drink?

Winnie replied, how about a large pitcher of the Polynesian Iced Tea?

Ralph looked at Winnie quizzically. Why did the waitress call you boss, do you work here?

No, Ralph, I own the place, she remarked.

Hold on a second, Winnie. I think it's time I step in, Max spoke up for the first time since they had been seated. He handed Ralph a card which read:

"Be The BEST."

"Never accept Mediocrity as your standard."

Ralph was now used to receiving these unusual cards and diligently read it.

You see Ralph, Max began, Winnie is the innovator, owner and majority stockholder of 'The Loaf of Bread and A Bowl of Soup' chain of restaurants. 25 free standing units, is that correct Winnie?

Actually Max, we will be breaking ground on numbers 29 and 30 next week. We also have a joint venture discussion with a major Fortune 500 Corporation that wants to finance another 366 new facilities around the South Pacific, Asia and Australia over the next 5 years! Isn't that amazing and wonderful!

Ralph, you come with me and let me show you around. Max you go get yourself something to eat while I give Ralph the 25¢ tour. She led Ralph to the serve yourself area. There was an orderly rush of patrons going around an enormous food dispensing area. Ralph saw a throng of

people carrying huge portions of soup from the serving area with a variety of fresh baked breads on their trays.

There were all kinds of different soups like chicken noodle, chile, minestrone, split pea with ham, lentil, mushroom, gumbo and more in giant ceramic caldrons with the steam flowing from them. On the other end was a bakery with a wrap around counter where all varieties of breads were continuously being taken from the oven and placed on enormous cutting boards.

How does it look to you, Ralph? Winnie asked.

The smells are intoxicating. I am so hungry that I am salivating like a Pavlovian Dog. Winnie, this is too good to be true!

Then let's eat, she ordered with her big smile.

Ralph grabbed a bowl and ladled up the split pea which had large chunks of ham. He placed several fresh baked pumpernickel rolls on the side and proceeded with Winnie to the table where Max was already slurping his New Orlean's Gumbo soup.

Ralph dug in and couldn't believe how delicious the homemade fare tasted. The soup had a full flavor creamy, buttery taste that tantalized

the taste buds. He need not chew the warm bread because it just melted in his mouth. He washed it all down with a glass of freshly brewed fruity ice tea that Winnie had ordered earlier.

The food was so tasty and satisfying. Winnie, this is the best soup and bread I have ever had! Ralph exclaimed.

Of course, it is, Winnie said matter of factly. I make the world's best bread and soup! Which leads us to the card Max gave you before.

"Be The BEST."

"Never accept Mediocrity as your standard."

It's such a simple rule, but people always ignore it. I learned from my Maxie here that no matter what you do, you should always strive to **BE**THE BEST! Ralph there is so much mediocrity in the world. I love to cook and entertain. I always wanted my own restaurant to make people happy with good wholesome food. This is a business with a high failure rate. I took all my Maxie's Secrets of Success and decided to provide my customers with the best soup and the freshest hot bread served in the most comfortable surroundings with first class employees.

I could not afford to fail. I was the provider for my family. All our soups and breads are made fresh everyday. We use no artificial ingredients.

We buy the best produce and meats for all of our gastronomic

creations. We pay our people the highest wages in the restaurant

business, give them many benefits, and I lead by example. I have done

every job that I ask others to do. I even clean the bathrooms when

necessary. We have the cleanest restrooms you have ever seen

because a clean restroom means we have a clean kitchen, too.

Excuse me for interrupting you Winnie, but how did you come up with

the concept for your restaurant?

Well Ralphie, I knew that in order for a restaurant to succeed it had to

be in a high volume area. I was competing against all the fast food

restaurants and chains. I knew people wanted to eat tasty, nutritious,

low fat and healthier food. They wanted more of a homemade high

quality meal. I noticed that no one was specializing in the fresh soup

and bread arena. So I decided to open a small soup kitchen and the

place took off instantly. After one year we showed our receipts to the

bank and received a loan for a much larger facility.

Rule: Never accept Mediocrity as the standard. Excel to be the

best!

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Ralph, you must always strive to **be the best** and your customers will show their appreciation! You <u>will</u> succeed especially if you tie your best in with the next Principle of Success.

The 7th Secret of Success

Winnie gave Ralph the next Success Secret card.

NO GUTS-NO GLORY-NO SUCCESS The Greatest Risk in Life is <u>not</u> Taking ONE!

So Ralph, do you like what you have seen of my little soup kitchen?

What you have accomplished here is great, Winnie! The trouble is that with everything I have seen from your business and Bubba's and even the great teachings of Max I still have this lingering doubt as to whether I can do the same, that is to say, be as successful. I have always wanted my own business, but I can't just start a business out of thin air. How would I get started, what about start-up capital, who would lend me money and the biggest question of all, what kind of business? What if I fail and nothing works? There are so many questions without any answers, Winnie. Frankly, I am a little scared about getting to Success!

You're right Ralph, Success is not for everyone. You have to take some chances, roll the dice a little bit. The difference between the entrepreneur and everyone else is that we have the guts to go against

The Mentor, A Story of Success conventional wisdom, to try out new ideas, to live our dreams. Like the card says Ralph,

No Guts, No Glory and No Success!

When I had the idea for my restaurant many people told me I was nuts for even trying. A specialty soup bistro would never work with all the franchises that are located in the downtown area. I heard things like I 'would go broke in 3 months', that 'business people wanted fast food, not hot healthy food in a Polynesian climate'. Tons of negativity that made me question whether this was the biggest mistake of my life!

I called Maxie about this and he shared this great rule with me that I now want to share with you.

The rule is, Always consider the source of the advice you are receiving.

Never take advice or opinions from someone who is not qualified to give it. Everyone has an opinion, but the questions you have to ask yourself are whether they have been successful and have they had the success in that particular field to give them the right to offer their opinion? Ralph don't take advice from someone who is driving a used Vega, who tells

you how to invest your money and build your business. Ignore unsolicited information from people <u>not</u> qualified to give it.

Now, as for the matter of your fear, here is another useful rule for you to consider,

The Greatest Risk in Life is not Taking ONE!

Ralph, I was scared to death when I thought about starting a new business. Here I was with children to support and risking my small savings and my departed husband's life insurance on a restaurant that would only serve homemade soup and bread. I was frightened to say the least of failure! I couldn't sleep at night, but I knew that not taking a reasonable chance, not taking the risk was a choice I couldn't accept. I had to do something. I asked myself what was the worst thing that could happen to me? Not having the courage to even try was not an acceptable alternative.

If I failed I could lick my wounds, learn from my mistakes and try again, but not to try at all is sacrilegious to an entrepreneur especially one who has knowledge of the Principles of Success and a Mentor like my Maxie.

Here is final rule for you Ralphie, that you might find useful:

Life is too short to live it as a Coward!

I am many things Ralph, but one of them is not a coward and neither are you.

The worst thing in the world is to waste your opportunities, to disparage your life by not using your gifts. If you want to be scared Ralph, than think about waking up one day as an old man and regretting the life you squandered, dreaming about the life you could have had.

Ralph, life is too short to drink cheap wine and drive crummy cars. You have to live life to its fullest, take reasonable risks and face your fears.

Remember:

NO GUTS-NO GLORY-NO SUCCESS

The Greatest Risk in Life is <u>not</u> Taking ONE!

The 8th Secret of Success

"The 5 Minute Rule"

Any Discipline of Success can be developed with a minimal amount of consistent effort!

Ralph and Max said their goodbyes to Winnie and returned to the plane much to Ralph's disappointment. He would have still liked to see more of the beautiful Hawaiian Island and get a few small souvenirs for his family. He especially wanted to show his appreciation to Emily for still having faith in him after all that had recently transpired. They took off and caught up on some much needed sleep while the copilots directed the plane to Seattle, Washington.

When they landed, Ralph and Max were well rested and refreshed after enjoying several hours of uninterrupted sleep. Upon awakening to a sumptuous breakfast of fresh Hawaiian pineapple crepes served with some of Max's famous fresh ground french roasted expresso and sweet Hawaiian rolls on the side. It was a meal fit for the Polynesian Royal Family.

After taking a last drink of his coffee, Max looked at Ralph and asked, have you ever been to Seattle?

No Max, but it looks like a beautiful city situated on the water.

Yes, it is gorgeous, but wait until you see Mount Rainier when the sun rises. It is quite spectacular and fills the sky with its presence.

What do you have in store for me today, Max?

Today we are going to be a little busy. We are going to meet a couple who have their own real 'rags to riches' story to share with you and an interesting application of one of my Success Rules. Later this afternoon we'll come back to the plane and fly to my favorite seafood restaurant, Scomas. It's on the bay in San Francisco. I want you to meet another one of my Success Stories. Let's get moving Mentee, Max said jovially.

They proceeded to a rental car that was waiting for them as soon as they got off the airport shuttle bus. They drove to a very well to do area called Mercer Island. Max pulled the car up to a beautiful modern office building with grand water fountains shooting up into the air. They were surrounded by several examples of modern and colorful works of art.

Upon entering the office, a professionally dressed receptionist inquired if he could be of service.

Yes, would you tell Butch and Sally that an old friend from New York is here to see them.

The attendant asked, Yes Sir, do you have an appointment?

Max responded quickly, *No, but I don't believe that will present a problem. Here is my card.* Max handed him one of his specially designed cards with the large "M" on it.

The receptionist looked at the card and appeared as though he had the breath knocked out of him. Oh my Goodness, he sputtered, you're him, you're the Mentor! My apologies, Sir. I have standing orders to always allow you immediate access. Please go right in and I will notify the Waterworths that you are here.

Max winked at Ralph and whispered, sometimes it pays to have your reputation proceed you. They went up the elevator and entered a large and splendidly decorated walnut office with a drop dead view of the city and bay.

Ralph I want you to meet Butch and Sally Waterworth. They have a business I think you will find very impressive. They are apprentices of mine who have a perspective which I think will intrigue you.

After the usual hearty greeting that Max seemed to receive from all his students he excused himself so that Ralph could chat with the attractive young couple.

They showed him around the office and introduced him to a few of their key employees. Butch and Sally explained how they ran a creative real estate investment business. They generated an annual 7 figure income specializing in the niche strategy concept of Lease Purchasing also known as Options. Lease Purchasing allowed them to control quality homes in upscale neighborhoods without the need of bank financing, large down payments or traditional management headaches. Through this ingenious idea and Max's Secrets of Success they had built a growing business in just a few years.

I am impressed, said Ralph. You are both so young to have such a fine business.

Well don't be too impressed Ralph, said Butch. 7 years ago we were almost on the streets. We were idealistic and very motivated, but we were both so undisciplined and sporadic in our approach. We were almost broke when this very unusual man came to visit us. I think you know who I am talking about, Butch said smiling.

He taught us some unconventional ideas of Success as you know, handed down from the ancient Mentors. There was one principle that really got us on the road to wealth and happiness.

Please tell me all about it, Ralph implored.

Sally began. I guess the best way to begin is with one of Max's famous cards that he left us to give you.

"The 5 Minute Rule"

Any Discipline of Success can be developed by a minimal amount of consistent effort.

Ralph read the card instantly as was his habit now and then remarked.

I don't get it Sally. What is the five minute rule?

The five minute rule is a system for developing the necessary disciplines in order to get to the Success you deserve. It is a means for simply developing good habits.

Ok guys, I'm game, how does it work? Ralph inquired.

Butch began. Let's take a step backwards and let me give you a little background first. When Sally and I first got started in real estate we found that we were the king and queen of procrastination and distraction.

When an important function of the business needed to be done we found that we would put it off until another time which never seemed to come. In other cases, when we started on a job we were committed to, we would stop work at the slightest distraction. When Max saw how this was interfering with our real estate business growing and prospering he taught us the famous 5 minute rule.

The rule is pretty simple, Ralph, but it works great and it goes like this. You make a simple commitment to devote at least 5 minutes towards any activity that you would like to develop into a good habit.

Sally and I disliked making cold calls on properties in the classified ads of the newspaper, but it's a necessity in our business if we are going to find new deals. We decided that no matter what happens we would take at least 5 minutes or make 5 phone calls everyday. If the calls went well we would keep on making them; if they got to be a drag because we spoke to a rude or tiresome prospect then it was all right to quit making calls for the day. Simple isn't it?

Sally jumped in. Our business started to grow and grow just by following this simple rule; every week we were finding new deals. Best of all, we found that sales were becoming easier and easier for us because we followed the 5 minute rule everyday. No matter what happened we made calls for 5 minutes. We started to apply it to other functions of our business like marketing, accounting, follow-up and we got the same amazing results.

Probably one of my most successful 5 minute rule stories is on a personal level, Butch said proudly. I had been carrying around an extra 35 pounds for years. I finally decided to do something about it and I lost 35 pounds in 3 months just by using the same 5 minute rule! I found it so hard to exercise on a consistent basis. There was always an excuse or a reason to get out of taking a walk or jog.

Ralph responded, While I don't have a weight problem, I know whenever I start an exercise program with a lot of motivation I always find all sorts of reasons to quit.

Well all you have to do Ralph, is just commit to 5 minutes of exercise everyday. I would take a 5 minute walk everyday no matter what. It was a promise I made to myself. I went out even on the rainy days which it's often here in the northwest. I knew that I could come back home in a few minutes if I wanted. The strange thing, Ralph is that I discovered

that the hardest part of exercise for me was just getting out of the door.

Once I was outside I would walk or jog for 30 or 60 minutes.

Sometimes, I even was gone for two hours. I loved my daily exercise and the best thing of all was that my weight slowly and safely came off.

The only absolute requirement is that no matter what, you always keep your five minute commitment. It's a flexible rule and you can adjust it any way you like so long as you adhere to its basic formulation on a regular basis.

It's so simple, yet so practical and it's a way to develop any good habit you need for your business success, your health, you name it Ralph. The 5 minute rule can turn any procrastinator into a role model of discipline. By utilizing this principle, we became focused enough to do the things that were important to our business and make it prosper and grow.

Success takes tons of dedication and discipline and the 5 minute rule made it possible for us to develop Successful Habits of Prosperity.

The 9th Secret of Success

"Just, Do the Right Thing!"

Yes, a Good Character does Matter!

Max picked Ralph up, they quickly said their goodbyes to Butch and Sally and returned to the airport. The plane was immediately allowed onto the runway and they took off. In one hour they landed at the San Francisco Airport. They were met by Phil and Judy standing by a new Lincoln Towncar, the Cartier model. They both gave Max a heartfelt greeting as did all his grateful students.

It was obvious to Ralph by now that Max enjoyed teaching others his laws of prosperity and happiness. He wondered just how many students Max had taught over the years. They all seemed to have several traits in common. They were prosperous, happy, willing to share with others and had an enthusiasm that was infectious to others around them. They were living the Secrets of Success with all their being. He couldn't wait to hear what Judy and Phil had to say about what they had learned from Max.

They proceeded to the renown Fisherman's Wharf and were escorted to a comfortable corner booth that looked out onto the water. They were

immediately served a steaming hot loaf of the famous sourdough bread on a wooden palate with a sharp serrated bread knife. Max immediately dove into the bread, cutting everyone big chunks that were smeared generously from the large butter bowl placed next to it. It was amazing to Ralph that a man who could eat all the time with such passion was so thin and looked many years younger than his age.

The waiter returned with large glasses of water for everyone.

Max took charge and ordered the house specialty, the chioppino and a bottle of a good California Chardonnay.

As always, the food was served at just the right time. Four very large bowls of the red concoction filled with clams, mussels, crab, lobster and shrimp in a tangy Italian gravy were served to all. They wore plastic bibs around their necks to prevent splattering on their clothes. The bread basket was refilled several times as it was used for dunking and sopping up the flavorful sauce. Everyone was enjoying the meal and licking their fingers, it was so good!

How do you like the bouillabaisse, Ralph?

It's probably one of the best things I have ever tasted, Max.

The good things of life are all to be enjoyed in moderation, m'boy! I have business to attend to so I will leave you in the good hands of Phil and Judy. Listen to them Ralph, they know from whence they speak.

Max looked at Judy as he departed. She handed Ralph the standard white card.

"Just, Do the Right Thing."

Yes, a Good Character does Matter!

What does this card mean, what does character have to do with Success?

Character has everything to do with Success Ralph, because without a good character you have nothing. You will never have the respect from your peers, your customers and most importantly, yourself. You will work 10 times, 100 times harder to achieve the same Success and never enjoy it.

The rule I can share with you is that you can have everything you want and more without ever taking a shortcut, without cheating another, without ever lying. Somewhere out there a mentality is festering that you can only get what you need by taking advantage of others. Let me tell you Ralph, you can be one of the good guys, have respect, look at

your face in the mirror every morning and sleep great at night because you "always do the right thing."

Judy, I have always considered myself an honest man, but what you're talking about is something akin to sainthood. I thought in business you sometimes have to bend the rules to get ahead?

Phil began, let me take this one Judy. Ralph, there was a time in my life that I am not particularly proud of. I kept trying to get ahead by BS-ing, people, not keeping the commitments I made, slacking off and not giving 100%, not feeling really proud of the way I was conducting myself.

Bottom line Ralph, there is a reason that we all have a conscience. Some of us can bury it so deeply that we don't have to deal with the consequences of our actions while some of us just learn to live with the fact that we are creeps and we justify our behavior. I was once a creep and I didn't like what I saw in the mirror every morning. Thanks to Max and the Secrets of Success, I not only have a great business, but I am always able to hold my head up high.

Judy and I met Max and the first thing that he noticed about us was that we were always looking for the easy, expedient way to do things rather than the best way. That is, the way that gives the most value to our

customers. We couldn't figure out why we couldn't get our business going and Max saw it right away. We had no customer loyalty, they would buy once from us and never return, never give referrals. We had no loyalty because we lacked veracity.

Now we do the right thing all the time no matter what and I gotta tell you Ralph, our business has never been better. This might sound like the all time corn ball award, but we found we could have everything we ever wanted in life by just doing the right thing <u>always</u>. We stand out in our field because we give people something they can't find as often as they like; it's called honesty and integrity.

Ralph, you have to have the world's best memory to be a successful liar. It's just not worth contradicting yourself all the time to gain a perceived advantage because what you lose is a bit of your soul every time until, one day there is nothing left to lose.

It's great to like yourself because you don't have to always think of an angle. You just do the right thing all the time and life is good.

Judy jumped in. Ralph we live in a society where sometimes people with a higher value system are not appreciated as much as the folks who do whatever it takes to get ahead. No one is more focused than Phil and I, but now we wear our integrity on our lapels. Our customers,

suppliers and prospects all know who we are and what we stand for.

They bring us new leads all the time because they know we can be trusted.

Character <u>is</u> everything Ralph. Always do the right things and your conscience will never keep you up at night.

Ralph looked up to Phil and Judy with a new awareness of the responsibility of the price of Success. *So if I understand you correctly, the good guys can win, right?* Ralph half asked and half stated.

You got it my friend, Phil said, but there is still one more important lesson we need to teach you if you want continued wealth.

The 10th Secret of Success

"School is Never Over."

Learning Never Stops.

Tell me Phil, what is the business that you and Judy own?

We own one of the largest and fastest growing virtual travel agencies in North America. We are innovators in the specialty niche travel field and our traditional Mom and Pop retail competitors are sitting on their collective butts trying to catch up to us.

Would you like to know how two people with very little money and no formal office training turned a concept, a kitchen table idea and built it into a growing empire that generates a monthly six figure income with very little overhead?

You bet Phil, please tell me everything!

Judy and I met while we were in college and discovered we had a love for visiting different countries. The food, the culture, just making new friends in new lands, all that good sort of thing. So when we graduated

we had the typical backpacking travel bug that many students have; we went all over Europe and part of Africa and Asia.

When we returned to California we went to work for a small travel agency so we could learn the business and find the good travel deals for ourselves.

We found out that agents get perks with certain resorts, hotels, airlines and cruise lines, too. After a few years of working for someone else, we decided that we were ready to start our own travel agency. We maxed out our credit cards, borrowed money from family and friends, whatever it took. To make a long story short, in less than six months we were broke and evicted from our nice office.

The business was a complete disaster. We were under capitalized, we had no marketing plan, we didn't have the skills we thought were needed to succeed, the list goes on. Bottom line, we were as ignorant as mud and the business went belly-up.

Judy jumped in. It was at our lowest point that a strange and wonderful man appeared in our lives. Willing to take a guess who it was, Ralph?

Probably none other than the illustrious Mr. Max "The Mentor", right?

You got it. He taught us all the marvelous Secrets of Success from The Mentors and the one that really applied to our particular situation at the time was....... she was in deep thought for a second and then continued.

Well here, let me just give you another card. Judy reached into her sweater pocket and handed Ralph the following card:

"School is never Over."

Learning never Stops.

Does this mean I have to go back to college or something, Judy?

Only if you want to, Ralph. What it literally means is that you can never stop learning if you want to succeed and prosper. No one has a monopoly on knowledge, so learning should never cease. There is always something coming along, new inventions, discoveries, opinions, outlooks. For some reason, adults lose a wonderful thing that young children have called 'curiosity'. They lose the love to learn.

They sit in front of the idiot box letting others tell them what they should absorb and being lulled into a somnambulistic state, instead of doing their own homework.

Listen Ralph, we should have researched our business better, checked out the location and market demand. We should have learned new skills to generate income. We should have learned how to write out a business plan. Dammit, we should have gone back to school instead of thinking we knew it all!

A wise man once said 'if you think education is expensive, then try ignorance'.

Our new business failed because we went into with ignorance. We didn't do our homework. I may sound hard on myself, but you remember Max's first rule don't you?

Sure Phil, it's all about taking responsibility and accepting the consequence of your actions.

Phil, Judy interrupted, tell Ralph about the other problem we discovered and were able to correct thanks to Max's rules.

Good point, Judy, came Phil's response. The biggest shock to us was when we discovered that we were behind in the technology curve for our industry. We had no idea that people were using the Internet more and more to book their trips. They wanted speed and better deals from

the comfort of their home or office. We were in the stone age when we opened the traditional high overhead, free standing travel agency.

Judy acknowledged all that Phil said by looking at Ralph and nodding her head.

Phil continued. Once we learned that school is never over we started researching what other successful virtual travel agencies were doing. How they were marketing their services and developing a niche clientele.

Whoa, hold on for a second. Aren't you basically copying other people then?

I have a practical rule for you, Ralph.

Never copy or plagiarize another when you can emulate them!

There is nothing morally or legally wrong with studying what others are doing right, in order to shorten your own learning curve. Look at McDonalds.

You mean the hamburger franchise?

Exactly. They discovered that America and the rest of the world for that matter, was ready for quick, tasty and economically simple meals. Once they broke the ice, look how many fast food franchises began to pop up.

We learned by studying what other successful businesses were doing. We learned all about Internet marketing, developing electronic magazines and hard copy newsletters, getting into search engines, free teleconference calls, building a monster database of folks who were looking for our specialty travel bookings and more. This time we wanted to do it right.

Best of all we were growing our business with a computer, a phone line and our kitchen table. Our overhead was bupkis. We were structuring specialty niche promotion trips on the web. We get a good bargain trip and then we send out several e-mails to our readers. If they want to take advantage they go to our web page and sign up in 30 seconds. It's fast, simple and economical.

Our latest web promotion was a trip to England with airfare, food, hotel and tour bus included for hundreds less than our competition. We made good money and got ourselves a free trip to boot which is why we got into the travel biz in the first place.

Ralph, I cannot emphasize to you enough that whatever business you get into, read everything you can get your hands on like magazines, books, the Internet, attend seminars and lectures that give hard hitting contemporary information. Judy and I read and research everyday. We have books all over the house particularly in the bathrooms! Study people who do things right. Create for yourself an environment of success. Hang around people who can teach you, bring you up. Get yourself a professional coach who can keep you on track with your goals.

Wow! This is great stuff guys. Thanks for sharing so much with me today.

Don't thank us, thank Max, Judy smiled. He is the one who got us to get our head out of the sand and do something with our lives. To use our God given talents, to MAXimize, pardon the pun!

Thanks to Max, we are now information junkies and our business is growing so well that we have been asked to speak to different business opportunity groups. We have become Internet marketing experts!

Now get this Ralph, because here is where it gets even more exciting.

We discovered another cash flow stream by marketing our own
exclusive proprietary line of information products like audio and video

tapes, manuals, books and software all dealing with the research we did for our own business. Not only are we selling our products, but people are now seeking us out for speaking gigs and the money is great!

What goes around comes around and now we are the ones who are providers and disseminators of information. Ralph you have to realize that School is never over for Winners! You never graduate because you never stop learning. Knowledge today is increasing with every passing hour; new technology, new ideas and inventions.

The Millionaire mindset is that you learn everyday. Millionaires feel that they must always strive to stay on top so they read books, listen to tapes and listen to others who they know are qualified to speak. They believe in higher education, but not always institutional learning. I attended a two year college, a four year university, earned a BA in Business and then received a Doctorate in Law. Big Deal I say. The best stuff I ever learned was from my Mentor Max.

Ralph sat back as hot coffee and rum cake was served. This has been a real eye opener for me, he excitedly said. Honestly, the only thing I have read lately is the sports section in the newspaper and I've seen way too much TV. I think we get brainwashed that school is work when it can be part of our fun, passion and our wealth building strategies.

I do remember that when I got really interested in a subject I'd look for every piece of information on that subject that I could, Ralph reminisced out loud. That is what I have to do with my career.

Just always remember, Ralph,

Learning should never cease, School is never over !

Home Again

The trips to New Jersey, Hawaii, Washington and California went all too quickly for Ralph and before he knew it, he and Max were back home again. They were picked up by Richard who took them to Max's mansion. They went directly to Max's office where Max sat behind his desk and Ralph took a nearby leather chair.

Ralph, I hope you have enjoyed and learned something useful from your meetings with my mentees. What do you think of the Secrets of Success you have studied first hand these last few days?

Max, I feel like a different man than I was a few days ago. When we met I was a broken, miserable man. I had no direction, no self esteem, I was broke financially and even worse, emotionally.

I know that today I have the tools to make a new start in my life. You have taught me more in the last few days about Success than I have ever learned from school or work. The best part was meeting some of your actual mentoring Success Stories. Those meetings with Bubba and

all the others are indelibly etched in my mind. I now own your principles of Success because I saw them applied by people who are just like me.

There is no doubt in my mind that now, with what you have taught me and your continued guidance, I will make it.

Tell me succinctly what you think you have learned, Ralph.

I have learned so much, Max. I have all the cards you and your protégés gave me and I have studied them constantly since we returned. Let me tell what I have learned in my own words. Ralph stood up, looked at Max with a respectful assertiveness and confidence that he didn't know he was in possession of and began to recite the principles.

Success Principle #1 If your life stinks, it's your fault! I am responsible for me. I am not a child, but a man. Only a whiner, a wimp blames his or her actions on another. If it is meant to be, it is up to me. I am allowed to make mistakes, it's part of the road to Success. When I do make a mistake I learn from it and now I am a stronger person for my failure. Success or failure is the direct result of what I do or don't do. No one is going to do it for me except me. Bottom line, I am responsible for me and I accept that responsibility.

Success Principle #2 **Have Fun**. If I don't enjoy the work I am doing then I should find something I like to do. There is no way you can have Success unless you are intrinsically motivated and you can't have that unless you find your passion in life, your fun. It's simple, your work should be your joy.

Success Principle #3 Work Smart and go to the Bank. Having fun is not enough. You have to incorporate some smarts into what you do. You have to figure out how your passion can generate income by providing a service, a product or a benefit to others. Anyone can have fun, but putting a value on your joy will create an income and be able to combine your passion with wealth.

Success Principle #4 **The Decision.** You have to be able to make decisions and stick to them. All Success begins with a commitment to take some action, any action that gets you to your goals. I lived with fear all my life and couldn't make any positive changes. Today I know that I have made a decision to succeed no matter what. The only fear I have in my life is the fear of accepting mediocrity as a way of life. I have made the decision to succeed and no one can ever take that away from me again.

Success Principle #5 **Be an Original**. I need to think up my own ideas, not to be unduly influenced by others and to have the courage to be my

own man. There are too many copycats and not enough original thinkers out there. It's definitely hard to break new ground, but the rewards can be phenomenal. Look at people who did things their way, Sinatra, Einstein, Galileo, Picasso, Elvis, the list of people is endless who looked at things in a different light and who had the perseverance, the guts to say I am an original and I have the right stuff to see it through.

Success Principle #6 **Be The Best**. If you're going to commit to something, don't do it half assed. Always go for the gold, do it right, be the best or don't do it at all.

Success Principle #7 **No Guts-No Glory-No Success.** Like the Nike ad says "just go for it". If you are able to make the decision then go forward with the guns ablazing and let nothing get in your way. If you don't have the guts, you will never experience the glory and the financial rewards that come with it.

Success Principle #8 The 5 Minute Rule. I really like this simple, but practical idea. It's a way for me to develop discipline or better said good habits. All I have to do is commit to a multiple of five to get started. 5 minutes, 5 phone calls, whatever. The first thing I am going to do is commit to 5 minutes of exercise because I really do enjoy it! Next, I will commit to spending 5 minutes each day for my new career, my new

business. In reality I know that I will spend more than 5 minutes, but this is just a way for me to develop good work habits, to keep the focus and the consistent discipline necessary for Success.

Success Principle #9 Just Do the Right Thing. I like the fact that I raise the bar very high for myself despite what others may say, think or do for themselves. I am committed to always try to do the right thing at the right time. To always tell the truth, to never take a cheap shot or a short cut at the expense of another. This makes me responsible to always take the higher ground where the air is better. Best of all, I have a clear conscience and that allows me to sleep well at night, every night knowing I did the right thing at the right time. No one has a good enough memory to lie so why even try? Why not just tell the truth on a consistent basis? You not only respect yourself, but others will know that you are a person who they can trust.

Success Principle #10 **School is Never Over.** You never can rest on your laurels. You must always continue to stay on top by constantly learning. You never graduate from the school of life. No one has a monopoly on knowledge. I must constantly strive to improve, to learn to excel and to stay on top of the learning curve and never let my competition pass me by because I was ignorant.

This is what I have learned, Max. Ralph was beaming.

You have made me proud, Ralph. You have learned enough to begin to find the Success you desire, if you want it.

I want it and thanks to you, Max I will have it.

We will be in touch and from time to time, Ralph, I will be checking on you. You have everything you need right now to have the life you want, the life you deserve. Just Focus on the Focus. Do what it takes with no distractions or excuses. Make it happen and you will have a life others can only dream about.

There are still many more Success Secrets to learn, but they will come at another time. Finally, I only ask that you remember your commitment. Share what you have learned and teach another person so that the Circle of Mentors continues.

Max, I promise you today to make you proud of me and to keep my commitment to you and The Mentors to find others who are worthy and with whom I can share the Secrets of Success.

Always remember where you came from and what I have shared with you. Before you leave, I have something for you. The Mentor handed

Ralph a white envelope with Max's special raised "M" on it. Go ahead

and open it if you like.

Ralph decided that he would open it now in front of Max.

Inside was a handwritten letter with a check attached by a gold

paperclip. It was a banker's check for more money than Ralph had ever

held in his hands. It would be more than enough to help him pay off all

his bills and get the new business started.

Ralph read the letter.

Dear Ralph,

Please accept this check as a loan for you and Emily to get you back

on your feet and begin anew. I call it a loan because someday, when

you have discovered your Success and are ready to teach a person

who needs a break in life, please give that person the same financial

consideration to get a fresh start as I have given you today .

Success in all your future endeavors,

Max

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Max came up to Ralph and placed both arms around him in a grandfatherly way. I know you will do great things from this day forward, Ralph.

Ralph looked into the blue eyes of his Mentor and was very moved. He had never met anyone like Max before and although he was not one who cared to be emotionally demonstrative, moisture began to form in his eyes. He gave the old man a sincere hug and held back the tears.

His life was never the same again.

Epilogue

Ralph kept his promise and immediately set out to create his own Success. He had read, studied and began to practice all the Secrets of Success as they were taught to him.

He discovered much about himself in the first year. He found that he truly loved working from home and being able to help Emily around the house. He felt more like the kind of husband and dad that he always wanted to be. He was there when the kids left for school in the morning and was waiting for them when they got off the bus.

Ralph worked diligently to find what his passion was and discovered that he had a love for studying the Human Potential Field. The study of what makes a person find their greatness in life, what skills of Success to develop, what other happy people do and how he could emulate, synthesize and teach it.

Ralph found himself operating his own business and over time became an expert in fields like real estate, sales, marketing, wealth accumulation, consulting and coaching. He learned something new everyday because he knew that school is never over and learning never stops. His business grew slowly, but consistently. He loved the fact that he was now his own man. His income was starting to grow and Ralph

was making several times more money than he was paid by anyone he ever worked for.

Emily was also impacted by the changes brought about by Ralph's metamorphosis. She was able to leave her job (which she detested) and work with Ralph in their business. They became a good team and they found themselves growing more in love with every day that passed. They had more time for themselves, for the kids, they had no consumer debt since the business paid for everything and they even had a savings plan for retirement and the kids' college tuition. Ralph was able to get rid of his clunky old car and get their first new car. Yes, life was good and getting better everyday.

Then one day their business took a giant leap forward. Ralph was asked to write an article for the local newspaper on "what success meant to him".

It was picked up by the wire services, passed around the Internet and the phone started ringing off the hook. Ralph was asked to speak before different groups, organizations and seminars. People wanted to know more of what Ralph had learned about Success and life.

He would tell his story of Success and how a special person in his life made the difference. He would leave out the details of Max and The

Secret Society of Mentors as he had promised Max. People loved his honest speaking style and they could relate to his early career setbacks and personal life frustrations.

Ralph was constantly asked if he had any more information so people could learn more. The market demanded it of him, so Ralph started producing books, cassette tapes and videos on a variety of subjects all having to do with Success. He was now in the information business and was loving it.

How quickly the next five years passed since Ralph had met the strange and wonderful man known as Max or as most called him "The Mentor". Ralph's company grew and grew and now he and Emily owned one of the top consulting and coaching firms in the country.

Everything had fallen into place and now all he had to do was take the next step. Ralph decided that the time was right to keep the promise he made to a friend a long time ago.

He approached a young man sitting on a bench in a park near his new home in Connecticut.

Excuse me young man, but I couldn't help noticing your distress.

Perhaps I can be of some help......

Ready to meet your Max the Mentor for 2010 ? Then lets talk 800 324 4652

