

Hold Daddy's Hand

A father's collection of life lessons for his daughter

by **Ken LaVoie**

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Intro

Certain is it that there is no kind of affection so purely angelic as of a father to a daughter. In love to our wives there is desire; to our sons, ambition; but to our daughters there is something which there are no words to express.

~Joseph Addison

When I thought about writing this book, I felt the most immediate hurdle was to answer the question, “What do I want to teach my daughter?” As I approached that hurdle, I realized a few others stood waiting in silent challenge. “What *should* I be teaching her? What am I *qualified* to teach her?” I mean, what could I, a forty-six year old man with little “nuclear family experience,” teach a precious little girl about being a happy kid; a polite, self assured young lady; and a successful, independent, powerful, feminine woman? What sort of

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qualities could she exhibit as an adult that might lead me to the outrageous conclusion that I'd had some hand in her success, wealth, happiness, health and wisdom?

Several ideas revealed themselves during my determined, but graceless journeys over these hurdles: First and foremost, I realized I could follow the advice that a man named Justin Sterling gave me in October of 1999: “Be the man that you want your daughter to marry.” This odd little directive—profound, but elegantly simple—holds more common sense and hard truth than just about anything I've ever heard. In fact, I believe that I could use it, and it alone, to guide me through the rest of my life. Being the man I want my daughter to marry would help me not only in being a great father to my daughter, but in my performance as a human being in all areas great and small.

It is said that girls use their fathers as models in their search for a life partner. Furthermore, research has shown that how men treat their wives sets the bar for what their daughters look for—and are willing to accept—in a relationship. Being the man, or more correctly, the *kind of man* that I would have my daughter marry carries many conditions and requisites: It requires that I am a loving, caring husband because I want *her* to have a model of what a loving, caring husband looks like. It calls on me to be a loving father who spends quality time with his children, because I want her to choose a man she can trust to show *their* children that they are worthy of his attention. This is especially important for

girls; often it is the father's love and attention—or lack of it—that influences these young ladies into making either great or dismal choices in the men they spend their lives with. Many women waste their days looking for the attention they never got from Dad in a long string of emotionally dysfunctional relationships with broken men, who in turn use them to their own ends and leave *them* broken—and sad.

That being said, the disturbing question that begs to be answered is, “Am I the kind of man I want my daughter to marry?” And that is a question for greater men than I, for I don’t believe I have the courage to accept any answer other than “yes.” And so the best I can do is strive to become the best man, the best example I can be, and hope that when I die, the answer to that question was a “yes.”

Outside of being a decent example, which I can’t guarantee will always be the case, (ask your mom about my table manners!) I can share the lessons I’ve learned through my mistakes. I’ve hurt people with my words and actions; I can teach her how deep and lasting those hurts can be and guide her toward gentleness and respect. I’ve valued being right over being happy; I can teach her how shallow and fleeting the victory of being right is, and how important, deep, and lasting relationships are. I’ve thrown away my reputation, self-respect, money, health and happiness through the use of drugs and alcohol; I can teach her how fragile a reputation is, how a fool and their money are soon parted, and

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how dangerous it is to flirt with drugs. I've also gained all I've lost back, and then some; I can teach her how God—and others—can be so very forgiving, and to be grateful for second chances. I can teach her to forgive herself when that's needed, and to find the ability to move forward in life without looking back.

Maybe I can touch her spirit and guide her toward her truest calling with some well told stories—both mine and from lives I've shared the dusty roads with. Perhaps, just perhaps, one line—even one phrase—will touch her deeply in some way unexpected, and make her warm all over. And that, in and of itself, will make this volume worth all of the effort I've put forth.

In the recording of some of these thoughts, I often felt anxiety, thinking, “oh, what can I do to make sure she follows this piece of advice or that? I'll beg, plead, bribe; anything to compel her to heed my fatherly wisdom.” Then I realize that much of my fatherly wisdom has been hard earned from the school of hard knocks as a direct result of ignoring *my* parents. I also realize that parenting is that impossible combination of knowing exactly what your children should do, but letting go and allowing them to find their own way, knowing that, at times, they will probably do just the opposite, much to their own peril. How could a loving God could ask such a painful exercise of restraint from us? It does seem that this is the very principle from which He often operates as he allows us “free will.” Indeed, the Gods *must* be crazy!

To round out this mix of modeling, lecturing and desperate

recitation of the serenity prayer, I would add the following list.

- ❖ To be the kind of person who treats others the same way she would like to be treated
- ❖ To have respect for herself, the earth and all others
- ❖ To take complete responsibility for her life and her actions
- ❖ To have the courage to be who she wants to be and do what she wants to do with her life
- ❖ To stand up for what she believes and ask for what she needs
- ❖ To be giving and help others—to be of service
- ❖ To be able to tell the difference between needs and wants and act accordingly
- ❖ To be able to “listen” to someone's actions and ignore their words, if the two are different
- ❖ To have the tools to be financially successful and independent
- ❖ To enjoy the journeys in her life and not just the end results or destinations
- ❖ To feel gratitude for her life and everything that shows up in it

Above all, I'd love to teach her to love herself and I would like to have at least some small part in her having a long, healthy, happy life. The rest is just a lot of words that will, I hope, make for great reading and not get too much in the way of the truth.

A higher purpose

You have been my friend. That in itself is a tremendous thing. I wove my webs for you because I liked you. After all, what's a life, anyway? We're born, we live a little while, we die. A spider's life can't help being something of a mess, with all this trapping and eating flies. By helping you, perhaps I was trying to lift up my life a trifle. Heaven knows anyone's life can stand a little of that.

Charlotte, "Charlotte's Web" (EB White)

I believe that despite our different personalities, ambitions, and cultures, we are all here for one central, primary purpose: To serve one other. A more complete statement of purpose might be: “To create the next best version of who we are, and discover the truth about ourselves, through the purposeful service to others.”

A higher purpose is something that can appeal to both the ego and spirit in equal measure. The ego gets to have a bigger job and feel more important, while the spirit enjoys the vibrational frequency of expansion, increase and “majoring in major things.”

A purpose can come in many forms and you'll know it when you're riding its crest like a surfer knows when he's mounted the perfect wave. I remember playing lead guitar for the Cherokee Band years ago. I almost always felt a sense of purpose. I had more “energy” at gigs—even at practices—than anywhere else in my life. The smallest task that I did for that band felt larger and more real than most other “important” jobs I did in my business and personal life. I felt useful and needed, but it also went deeper than that: I was doing something that I was “built” to do. I was doing something that I loved; something that filled me up, and that I was good at. I was living my life “on-purpose.”

A “higher purpose,” by definition, will be something “larger” than yourself. Possibly a vision or goal that cannot even

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be completed in your lifetime. Having a higher purpose will fill your soul in a very addictive, but positive way.

There are men and women I know in the Sterling community that excel in helping others become better husbands, wives, fathers, mothers, sons, daughters and leaders. These people are living a higher purpose and you can see it and feel it in the way they move, talk and carry themselves. They seem a little “larger” than life, and they also seem to have more hours in their day than the average person has. When you live “on purpose,” attachment to minutiae tends to fall away; you focus on that which is more central and supportive to your purpose, and life flows along a little more smoothly—and productively—as a result. It's another example of having your thoughts, words and deeds aligned.

If you find yourself with too much on your plate, get a bigger plate

~ Howard LaGarde

Something else that I find a little mystical and magical happens when your “frequency” is set to the level of higher purpose. Your own problems and concerns tend to shrink, or even disappear. Here's a little exercise: Picture a circle about the size of a dinner plate; now picture a common penny lying on that

“plate.” The penny represents you and your story; your worries, appointments, goals, grievances and such. The plate, on the other hand, represents your “level of purpose,” or what you’re “all about.” Now picture replacing that plate with a concrete helicopter pad a hundred feet in diameter. Walking around this pad, you're not even apt to notice the penny lying there. It hasn't gotten any smaller, it just goes relatively unnoticed on the vast expanse of the helicopter pad. This is what happens to your problems and worries when you adopt a higher purpose. They don't necessarily shrink, or go away, but your scope—your focus—is just so large, that your daily worries and problems become insignificant in comparison. This phenomenon can be experienced in the world of sports, when an athlete sustains an injury, or has an illness but plays his or her heart out with no sign that there's anything wrong. They're in the “zone,” so to speak. In this example, it's a temporary condition, but many people live this way all day long. Are you more focused on selfish pursuits, making more and more money, or do your actions show a love and devotion to family? Feeding the hungry? Bringing peace to the world?

An interesting thing often occurs as a result of adopting and living a higher purpose: As your focus moves away from the problems and drama in your life, your problems actually shrink—or vanish altogether. The *law of attraction* says that what you focus on grows, and what you turn away from shrinks and disappears,

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and I think this theory is alive and well, and very observable in this case. There could be a more ordinary explanation—like when you focus on your problems, you get down in the dumps, depressed, and make bad decisions, therefore making your problems grow. But regardless of how ordinary—or extraordinary the explanation, it seems that people who live a life focused on a higher purpose tend to be happier, lighter in mood, live longer, and have fewer problems than those who are focused on themselves and their day-to-day struggles.

I think it's interesting how all these concepts mesh together and connect: Purpose, ego, spirit, God, the law of attraction, relationships. They all sort of form an endless web, completely connected, that is life itself.

As your father, I feel compelled to add a few words about higher purpose as it pertains to men: A man's higher purpose will rarely have much to do with his family. Some women have difficulty accepting this because they take it to mean that family is not as important to them as it should be. Raising a great family and loving his wife and children will always be first on an honorable man's list of commitments. A good man will put his family first—even die for them—but rarely will this be his “purpose” or “calling.” Relationships are hard to quantify and measure for a man, and most men need to be able to measure their success at something to stay interested. A peculiar dichotomy—and good news for women—is that *a man who is living a higher*

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purpose, even if it has nothing to do with his family, will almost always be a stronger, more vital, trustable husband and father than one who is not. this is because he's in a state of being that automatically flows into everything he does. He's “awake” to life, and as a result, will handle his life with much more energy and vitality than a man who is just waiting for retirement, or is living his life as a child of one of the lesser Gods: money, image, or material distractions.

That all being said, I'm a little ashamed to say that I still have trouble putting my purpose into words. Although I will say that right now, I feel that I'm very close to living it. I believe it has something to do with waking people up to the magic and truth of life. Maybe through my music, my words, or a little of both. Your dear old dad has the unfortunate and frustrating malady of not seeing the obvious right away. I'm one of those loveable oafs who's apt to spend his whole life wishing and trying to be a great dad, then discover on his deathbed that he already was one. So I might be living my purpose—loud and large—and not even know it. I do know that being a great husband and father is of the highest priority to me, and God willing, you and mom feel it.

Money and investing

OCTOBER: This is one of the peculiarly dangerous months to speculate in stocks in. The others are July, January, September, April, November, May, March, June, December, August, and February.

- Pudd'nhead Wilson's Calendar

Whether in business or personal finances, there are a few good habits that seem to have survived the test of time: Staying out of debt, living beneath your

means, removing emotion from your financial decisions, paying yourself first, and lesser known tricks, like taking advantage of momentum and inertia. Acknowledging these habits—and adopting them—helps keep things simple, increases our wealth much faster, and minimizes our tendency to be our own worst enemies in our financial lives. They keep the wheels of our plan turning; despite our doubts, fears, or plain old lousy judgment. These habits support, and are based on, some basic “laws” that you would do well to learn as early in your financial life as possible.

The “laws”

There seem to be a couple of basic laws that apply to the flow of money—much as there are in nature. Evidence of these laws shows up in other places in life, but they are often the most noticeable (and troublesome!) in the area of finance. I'll list what I consider the most important ones here, and they will show up now and again during our talks about money, business, and finance.

1. Your expenses will expand in proportion to your income.

If you make two thousand dollars a month, you'll probably end up spending two thousand dollars per month. Conversely, if you only give yourself seventeen hundred, by re-routing three

hundred into savings before you even see it (pay yourself first), then it's highly likely that you'll find a way to make do with the leftover seventeen hundred. I don't know if it's just psychological—or metaphysical, using the Laws of Attraction—but I do know by personal experience that it's true, and that with all “immutable laws,” we're usually better off living by them now and figuring out the “why” later.

2. You will spend less the more it hurts

When it comes to finances, pain and pleasure come in four basic combinations: pain now, pleasure now; pain now, pleasure later; pain later, pleasure now and pain later, pleasure later. (Don't try to say these three times fast, you might hurt yourself!) For example, paying credit for a big screen TV would be pain later, pleasure now. Paying cash for the same would be pain now, pleasure now. Putting off the purchase entirely would be pain later, pleasure later. Purchasing a pre-paid store card for later use would be pain now, pleasure later. I personally believe that “pain now, pleasure now” or “pain later, pleasure later” are your two best combinations.

Use cash, checks or debit cards when possible or practical. For some reason, it's psychologically easier to spend more when we use a credit card. I imagine it's at least partly because we don't

“miss” the money right away. We don't “feel the pain.” It's not getting sucked out of our checking account or purse, so we get what we want without the pain of seeing our cash position decrease right away. By writing a check, using a debit card, or seeing our hundred dollar bankroll shrink to twenty-five before our eyes, we feel the impact of our spending right away. Pain now, pleasure now; we know whether or not we can “afford” the pain.

I have also found that I will spend more money, easier, when I have a credit balance, or have purchased a gift card. I've already experienced the “pain” of paying, and now I have a credit balance, but no “pleasure” yet. Pain now, pleasure later works—but only so long as we're really disciplined enough to postpone the pleasure part of the equation. Personally, I don't think it's easy; so I've found the simplest thing to do is to avoid credit balances—or gift cards—whenever possible. If you want to pay ahead, open a savings account instead, and put the same amount into that account.

Pay yourself first

This is the simplest rule of all, and takes advantage of the first law, “Your expenses will expand in proportion to your income.” For some reason, when we wait until all our “obligations” are met to put money into our savings...we seem to

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run out of money! When we put money in our savings *first*, we seem to make our ends meet in the end, somehow. I hope that I can say or do something wise and wonderful to get you believing in—and practicing—this habit. All you have to do is save the *first* ten percent (or more) of every dollar you make, and make *that* savings untouchable. You'll be rewarded later on in substantial, life changing ways. Now as simple as it sounds, it's still not foolproof, so here are some thoughts on making it work successfully.

First, ten percent is only a guideline, but I believe it should be your minimum. You can save more, but set aside only what you can afford to leave untouched until your target date. By this, I mean resist the urge to put fifteen, twenty, or twenty-five percent into this account if there's any likely hood of you just having to take it out when things get tough. If you can afford more than ten percent, then create a second account and keep the ten percent account “untouchable” and the other account for a medium term goal; like a car, house, or mega wedding—so Dad doesn't have to pay the whole tab! Also, I think it's important not to swing too far to one side or the other on the pendulum of lifestyle. Don't spend *all* your money, but don't live like a hermit, hoarding every penny, either. Life is meant to be enjoyed, but enjoyed wisely and consciously.

Ten percent of your income means *gross* income, *before taxes*—when you work for someone and receive a standard paycheck. For a business, I'd say it means ten percent of your net

profit before taxes and excess (section 179) depreciation, or even EBITDA (Earnings before interest, taxes, depreciation and amortization.) Again, ten percent is only a guideline, but I believe it should be the *minimum*. If you can't live on ninety percent of your income week in and week out, then some changes are called for: Quickly! Whatever you pick, stick with it through thick and thin. It's much easier to adopt this standard from the beginning and stay within its boundaries than it is to change later on, after your habits are already ingrained.

Debt

To borrow or not to borrow is a question that you'll find a lot of argument over. I don't believe that there is any hard, fast rule for debt other than to not take on more than you can comfortably handle. That being said, here are some ideas your dear old dad believes: First, when it comes to any financial decision, you not only have to take numbers into account, you have to consider what's important to *you* as well as your tolerances and overall personality. Your mom and I have no debt except for a small truck loan for my business. We decided that being debt free was the most important thing to us. Others believe that having some debt at low interest and reinvesting it at a higher interest rate is the most intelligent way to go. Personally, I like the guarantee: If I pay off a loan that's costing me even five percent,

that's a guaranteed five percent return on my money. Sure, I could borrow at five percent, and buy a stock that returns twenty percent and be fifteen percent to the good, but I've also bought stocks that lost fifty, seventy, even one hundred percent. It's painfully simple: Avoiding paying interest is the same thing as earning interest. Always remember that. The quote "A penny saved is a penny earned" has endured hundreds of years in society for a reason: It's one of the "elemental truths" of money.

In the case of investing in real estate, I do believe in using debt because the leverage of "other people's money" is what gives real estate its excess return over many other investments over time. If I have to borrow, I try to follow this general rule: "borrow for things that go up in value; pay cash for those that depreciate." An exception to that rule is stock investing: I'd discourage you from using margin to invest. It can cause big losses in a short time. I've had stocks double in value in less than thirty days. I've also had some go from fifty bucks a share to five bucks a share almost overnight. Being margined in that case can result in you getting wiped out in a hurry. An exception might be to use margin, in moderation, to finance real estate. By moderation, I mean no more than twenty-five percent of the value of your portfolio: And the real estate investment must be well researched, based on common sense, and undervalued by all measurements.

What I love about being debt free is the second word: "Free." I love knowing that if we want to just take a day, week or

even month off, we don't have to worry about making mortgage or credit card payments. We can suspend our cable, pay the power bill a couple months in advance and head out. And that freedom—that delicious knowledge that no one can take our home or our possessions because we missed a payment or two—is worth anything we might “go without.”

Your generation has it a little harder than we did when we were young. Back then, we had broadcast television: It was free and there were five or six channels. Food was more expensive, but everything else was pretty cheap. And “everything else” consisted of very few other things! Today, the problem is not really that any one thing has gotten more expensive, it's that there are so many more choices. So many more devices, articles of clothing, books, memberships, entertainments, subscriptions, software, and pieces of art that we are told we “need” to be whole, happy, competitive, smell good, or be a good parent. This is why it's so hard to be a “one earner household” today. Otherwise, life today is really no more expensive than it was in the fifties. If you can just find a way to avoid the folly of keeping up with the Joneses and see through the insanity and disease of modern day advertising, you will be able to find happiness and contentment with much less. I keep thinking about my grandparents, Rose and Skip LaVoie, whose home is still decorated the way they originally had it in the early seventies. Same couch, same books, same Formica counter top; even the same pictures on the walls, along with avocado colored

appliances. And they have always had enough to do what they wanted to do, when they wanted to do it—with enough left over to make their children's and grandchildren's lives easier. I hope they stay with us long enough for you to get a sense of what they stand for.

Keep walking away costs low

Keeping your debt levels in both personal and business area minimal can allow you to sleep easier, or even just “up and walk away” if you want. Keeping walking away costs low is my philosophy and practice, and it's based on the law of attraction. When you get yourself in a position where you “need” something, you tend to push it away. An example would be having tons of debt and overhead and, as result, you find yourself “needing” a certain amount of income to service that debt and overhead. When people are in this position, they tend to have more problems and challenges that mysteriously come to pass. Maybe it's their subconscious, maybe it's the law of attraction at work, but there's definitely a connection. Dave Ramsey, author of “The Total Money Makeover,” cites Murphy's Law when he says, “Don't invite Murphy in the door.”

Also, being debt-free affords me the ability to switch gears— do something else with my life if I want to. That freedom

is irreplaceable. When your mom decided to cut ties with her business—and her life—in Florida, all she had to do was have a big yard sale. She hadn't chained herself to a bunch of debt commitments or run up her credit cards; and she was a diligent saver, so she was able to just “up and walk away” when she decided to.

With few financial strings tying us down, we can rekindle that dream of being a painter, poet, or stage actress that we tabled when we settled down. We can move to another part of the world, take a year off and travel, or just retire early and spend our days enjoying the view from our front porch. Our lives are much more “creatable” instead of being created for us—we're not longer “shackled by need.” Even if you aren't ready for any of these romantic “isms” yet, simply laying your head on the pillow, knowing you're financially free, can be all the reward you need to justify this way of life.

Always pay your credit card in full each month

This sounds trite, but it really is one of the greatest gifts you can give yourself—and your financial future. Personally, I find that this habit forces you to reassess on an ongoing basis whether or not you're living within your means. If you carry a balance, and pay only the minimum, you can live a few hundred dollars above

your means for quite a long time before realizing it; And it doesn't take very much of an “overage” over an extended period to get you in deep trouble. Even one extra seventy-five dollar dinner every month leaves nearly a *thousand dollar balance* at the end of the year. I personally find it disheartening to have a four figure balance on a credit card—with nothing to show for it!

The “nothing to show” scenario is enough for me. Looking at the other side of the coin, if I have a truck worth ten thousand dollars, and I owe three thousand on the loan, I know that I have seven thousand dollars worth of “truck” to my name. If I owe three thousand on a credit card, I may have no idea what it was for, and I'm damned sure it's not worth three thousand dollars! It feels like a true liability—with no asset to back it—because that's exactly what it is.

Always earmark a percentage of your income for charity

This is a benefit to you as well as the charity. Everything you think, say, and especially *do* is a prayer. It's an announcement to God about “what is,” and as such, “what will be.” When you give to charity, you're saying that you have enough to take care of your needs *and then some*. You're saying, “There's more where that came from.” You're saying that you're taking responsibility for something—or someone—that needs help in the world. You're

saying that you care; that your brothers and sisters are important.
Now that's a prayer.

Money Tricks

One thing your mom taught me that I at first underestimated was the power of “compartmentalizing” your money. There are several parts to this: First, earmark certain income sources for specific goals. For instance, I used to cash in all our bottles and put the money into your college fund. Your birthday and Christmas money was also earmarked for this account. Money I made playing in the band always went for band supplies. I sold many of my old books on eBay, and used that money to buy *new* books to read. Even today, whenever we get unexpected cash, your mom and I decide together what “envelope” it's going to go into. We've actually gone five years now without tapping any of our savings or traditional income sources for vacations; including an eight-thousand dollar family Disney trip with your grandparents in 2007. So that's it in a nutshell: Earmark certain money for certain things. It's just another trick to keep you focused and on the path to being financially free.

The second trick is “redirecting” money used for one bill or payment toward something else once the first bill is paid off.

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This is taking advantage of habit and momentum. You're already paying so much a month, so keep up the momentum and keep paying that same amount, just redirect it somewhere else. For instance, I just paid off my truck which was a payment of around two hundred and fifty dollars per month. I now transfer that amount each month toward my "truck fund" so that when I trade it in, I'll have some money to put down plus whatever I sell my old truck for. My equity will keep building and eventually I'll just be able to pay cash for my new trucks each time. This is very important: If you don't do this, then that money will go *somewhere*. This is a way of taking control, and making it go where you want it to go.

I'm not sure if this next trick is really a *trick* or not, but something I have found useful in the way I look at money is to visualize a "number line," like back in elementary school. You have a horizontal line, then you draw a zero in the middle. To the left goes negative one, negative two, negative three, and so on and to the right you have the positive digits. For some reason, this concept really worked for me in regards to making financial decisions. This is also the concept behind the saying "A penny saved is a penny earned." Let's say you're paying eighty dollars per month for phone service and you spend fifteen minutes on the phone and find a better plan for seventy bucks a month. That means you're "negative seventy" instead of "negative eighty" each month. So "saving" that ten dollars per month does the same

thing for your number line (and your cash flow) as “earning” an extra ten dollars per month. I know you're probably scratching your head thinking, “O.K., Dad, this is pretty anal retentive stuff, what are you getting at here?” And you're right, it is sort of nit-picky, but it's so simple and so powerful when it's *really used*, that it bears repetition. Using your time to find ways of “not spending” are often times just as profitable—or more profitable—than working. Using this concept means you're looking at your “balance sheet” or “net worth” instead of simply what you have in the bank. With this “avoiding loss is the same as seeking gain” attitude, a person is much more likely to use a thousand dollar bonus or tax refund to pay off a high-interest credit card, than they are to put it into their savings account to earn low interest—or spend it. To them, less interest payment is the same as more savings. So look at both sides of the “zero” in your decision making, and you'll act with much more “togetherness” in your financial life. This concept also reminds me of another loosely related “trick.”

Think about “hourly rates” and “passive income” when you're thinking about whether or not to do something to make, save or spend money. By “passive income,” I mean income that doesn't require you to take much ongoing action to keep the money coming in. Take the example of that fifteen minutes you spent researching to save ten bucks a month on your phone bill. Using simple math, your hourly rate comes to four hundred eighty

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dollars for the year! (ten bucks per month times twelve months equals a hundred twenty divided by fifteen minutes (a quarter hour) equals four hundred eighty). Unless you're a lawyer or rock-star, this is a better hourly rate than you'll make just about anywhere. In addition, this fifteen minutes spent has given you a passive income (in the form of the ten bucks you're not spending each month) for as long as that rate is available. Look at things in this light often to see where you might “earn” a lawyer's wage without the education and loss of sleep! Your mom and I take a look at our recurring bills about every six months and shop around for better deals. It's a pain, but once you've done the work, the money saved keeps coming, (or “not going”) month after month, without any additional work.

Don't hide small expenditures behind big ones

Here's a mistake that I've made dozens of times in my life: I've done it with vehicles, home improvements and repairs, and probably any number of things I've conveniently forgotten about. I'll be in the process of buying a new truck, or piece of equipment, or getting some work done on the house and at some point I'm faced with a decision on whether or not to spend extra money for an add-on, extra feature, upgrade or maybe even buying something else unrelated just because I'm in the process of spending money. Salesmen know this, and they capitalize on it extremely well!

What's really happening is that I'm "piggy backing" the pain of the lesser amount of the upgrade or extra item onto the larger pain of the money spent on the automobile or home improvement. Looked at from a physical point of view, skinning your knee doesn't hurt very much if it happens while you're bloody and broken, crawling out of a car wreck! The logic is something like this: "I'm already spending thirty thousand on an SUV, what's another five hundred for that nifty GPS I keep drooling over in the sales flyers." Or maybe: "While we're spending seven grand getting the roof done, why don't we just get those shutters we've been talking about? They're only another five hundred bucks!" This isn't a sign that there's anything wrong with us; we're just getting our pain over with all at once: It's human nature. But in this case, going *against* human nature just a little might benefit us in immeasurable ways. Remember rule number two: You will spend less if you feel the pain. Would you buy those shutters if you weren't getting the roof done? How about the ninety dollar pair of red pumps to go with the three hundred dollar dress? If the answer is no, the choice is yours, but at least now you know the truth—and you know how your dad feels about the truth. The truth may set you free; but it usually pisses you off a little first!

Know what the important numbers are

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I am not sure where this observation fits in, but I feel it would be unwise to leave it out. If you need to take on debt, like a car or house payment, focus mainly on the “big” numbers. Focus on the price and the interest rate and what it's going to cost in the long run, and pay attention to the monthly payment only to the extent that it works for your budget. Be very careful about compromising the former for the latter. I know a couple of people who focus mainly on getting the payments to fit their budget. They'd buy *just about anything*—even if they had to pay for it over a hundred years—*as long as the payment fit their monthly budget*. Whenever there's a “ninety days same as cash” offer, they're right on top of it. They've traded in perfectly good vehicles and bought new ones simply because there was a financing deal or something similar going on that made the payment fit their budget. Their logic is: “If the monthly payment is less, then it's cheaper.” Never mind that they only had eighteen months left on the current vehicle, with a five hundred dollar monthly payment. Now they're only paying four hundred a month...but for five more years! To their defense, most of us have been trained from early on to focus on the monthly payment and the down payment. We work jobs with a steady, predictable paycheck, and we know how much we have saved in the bank, so knowing the amount of the down payment, as well as the monthly payment are sometimes the only relevant numbers. Sales people are trained to make things “work” for your budget so you'll buy, so given enough time, they can make

anything work. Make sure you know *all* the numbers: Not just the ones relevant to your budget. How much interest are you paying? What's it going to cost *altogether*. Incidentally, when you find yourself observing all the mistakes people make with their finances, don't forget to look in the mirror, so to speak, and check to see if you're doing any of the same things. Often times when we recognize a negative quality or habit in someone else, it's because we have either similar tendencies or we're doing something equally silly!

Those damned Joneses

If you can simply avoid buying the latest and greatest houses, cars, dresses and shoes just to keep up with what everyone else is living in, driving, and wearing, you'll find everything else about money to be relatively easy. It's our egos that undermine us here: We just can't *stand* that our pompous neighbor is living in a nicer house than us, or we feel unsuccessful because three of our friends happen to be driving brand new cars this year and we're still tooling around in our six year old Ford. If you can just find a way to be filled by the smart *choices* you make instead of the *impression* you make, your path to riches is ninety percent paved. Don't spend money you *don't have* impressing people you *might not even like!* Sometimes you have to delay gratification, but you may find that the fun and positive feelings you get seeing the results of

your smart financial moves outweighs the pain of waiting.

Index funds vs. do it yourself stock investing

If you want to be a successful investor and learn to invest on your own, I encourage you to do so, but keep at least ninety percent of your investments in index funds based on a strict asset allocation model. Use the remaining ten percent as your “learning” fund. Take it seriously and do your homework. Learn from the best: Peter Lynch, Warren Buffet, and the other long enduring names in finance. If you want to invest on your own, I strongly suggest using a system that removes as much of your emotions from the decision making process as possible. Keep the system simple—better yet, use one that’s already been proven to work over time. The system should be easy to understand, one you can follow religiously in good times and bad, and eliminates any possibility of human error. I strongly suggest you pick a system that has been proven, over time, to reduce “draw down.” Draw down is measured by the decline in an asset from peak to trough, not just in a given calendar year. From the end of 2007 to March of 2009, we had about a thirty percent “drawdown,” and I have to tell you, it made me sick. Since then, I’ve logged dozens of hours behind books written by the greatest minds in finance and I now feel prepared for the future. Learn all you can. “Knowledge is power” is an especially powerful truth when it comes to investing

your hard earned money.

If you don't want to learn to pick your own investments, then just invest all your money in index funds and be done with it. Index investing, over the long term, beats over eight-five percent of all money managers world-wide. You might miss some wild victories, but mostly you'll miss the gut wrenching, wealth sucking declines that seem to eventually come with investing in individual stocks. If your goal eventually is to manage all your investments *yourself*, then create an objective benchmark, like, “before I move from index funds to active management, my ‘ten percent learning fund’ must beat the market by x number of percentage points a year for five years with a max drawn down of only x% of the market.” This way, you're not tempted to jump in on your own after one good year.

Consider rental real estate

Consider buying some rental real estate as soon as you can, maybe even while you're still in high school. Be conservative and put around twenty percent down. I'll help you as much as I can but you'll need to prove yourself and do the work.

The great thing about real estate is that as long as you keep up the payments, and buy at a reasonable price, meaning below fair-market value, you'll almost certainly be richly rewarded long-term. At least half of our financial legacy is due to your

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grandfather's purchase of an apartment building in Key West years ago. He made more mistakes in his life than I could write about, but in the end, his house was worth nearly four times what he paid for it and it gave him enough of an income from rents that he didn't have to work if he didn't want to. This was Key West, and you might not get quite the appreciation he did, but I still stand on my conviction: Real estate is very “solid” as an investment *and* a job. What I like about is that it doesn't lock you into a dead end career. If you don't have much patience for the day to day headaches, you can hire a property management company to take care of it for you. You won't make as much income that way, but you'll still be building equity. Real estate is like having someone else make payments to a savings account *every month*, on your behalf. To oversimplify, say your mortgage is a thousand per month and roughly two-hundred of it is principal. (This amount will increase each year until almost all of your payment is principal). You have a four unit and each rent is six-hundred per month for a total of twenty-four hundred per month. The tenants pay all their own utilities and you pay the loan payment as well as repairs, homeowner's insurance, maintenance and taxes—and management fee if you offload that. Let's say that you only break even. Your total income is twenty—four hundred per month and so is your “outgo.” Now you don't get any money left over, so you'll need a job or something else to support you, *but you're using your tenant's rent to pay the mortgage*, which is making you twenty-four hundred bucks

richer every year, and that amount increases steadily as the principal portion of your loan increases. I ran the numbers to see what percentage return this amounted to and this is what I found: If you buy a building and put twenty-five percent down, get a twenty year mortgage, have zero cash flow, and sell the building twenty years later for exactly what you paid for it, plus buying and selling costs, you'll have earned seven percent on your money. *That's right: The building doesn't even have to appreciate one cent!* This equation also neglects the effect of depreciation on your tax bill. This scenario is over-simplified, but run the numbers, take the idea and at least give it a good "shake down."

Use your own investment criteria and don't let anyone dictate numbers or percentages to you. When judging an investment, I look for minimum ten percent cash on cash return and twenty-five percent return on initial equity. I assume a seven to twelve percent vacancy depending on what class of building it is, eight percent management fee, whether I pay it to myself or someone else, ten to fifteen percent maintenance, again depending on what class or type of building it is. I factor oil at least fifty cents per gallon higher than it is now, and if it still gives me ten percent cash on cash and twenty five percent return on equity, I'll consider it.

Contrary to many people's opinion, I would steer clear of anything other than four units and above. Personally, I have found investing in single family rental houses the least profitable, highest

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stress of anything I've done in my life. If we have a vacancy in our eight-unit, we have a twelve and a half percent vacancy. With a single family house, it's *one hundred percent; zero income!* Even a duplex is a fifty percent drop in income with the loss of a tenant. Also, larger buildings absorb unexpected larger expenses that might come up. Would you rather replace a furnace that's being paid for by seven tenants or one? Also, the premises that people use when comparing single family rentals to multifamily buildings are often flawed. You do not necessarily get a better class of tenant in a single family home. In addition, it's often a longer wait finding a qualified tenant. A two bedroom apartment rents for six hundred dollars or so right now, which includes heat and hot water. Six seventy five includes everything, including electricity, heat, hot water, snow removal, lawn-care, water, sewer, etc. With a single family two-bedroom home, the rent is approximately seven hundred, and includes nothing. The person or family who rents a single family home needs to have the same income as someone who can afford to buy. I'd start with four units and work your way up from there. And no, I won't manage them for you while you're in college!

If I had my life to live over again, this is the very first thing that I'd work toward instead of starting now. It can be done very conservatively, with minimal stress or worry, as long as you buy for below market value and you're conservative enough to wait for the payoff. Don't let yourself get to the point where you hate it. If

managing is turning you into an ogre, hire someone to take care of some, or all of your units and do something else with your time.

God, religion & spirituality

When I do good, I feel good; when I do bad, I feel bad. That's my religion.

~ Abraham Lincoln

I want to share with you now my opinions, musings, and beliefs about God, religion, and many things of a spiritual nature. Religion, to me, is man's effort to put as much of the truth of God, life, and the spirit into a box so that we can all have a commonality; a way of communicating with each other about God. A noble and useful cause; but what often happens is that we use this commonality to make ourselves more "right" or

“holy” and to make each other wrong—even blasphemous. It becomes a tool of the ego instead of the spirit. The better we get to know the walls, floor and ceiling of “the box,” the more “right” we get to feel. We then recruit others into our exclusive club of righteousness, and admonish and agonize over those who decline membership, further bolstering our egos and adding chapters to our stories.

What I've learned about religion and spirituality that I consider most important is that you don't have to defend it. In fact, it's probably better that you don't; simply taking the position that we know better than someone else about what happens after we die, what God's preferences are, or what songs the angels sing is a ludicrous thought in and of itself. Let the people around you talk about the “right” way to pray, the “right” holidays to celebrate and the “right” times to go to church all they want. Don't buy passage on the ego's religion train. It's a very shallow, unproductive, unfulfilling trip to be on.

The best thing I can do for you is to teach you what I believe, what I suspect, and to teach you by my actions what it looks like to put love of mankind first in our daily lives. To do the right things and “take care of our brothers and sisters” above any personal gains; whether financial, social, or professional. Then I should just get out of your way and let your inner wisdom guide you.

We are all part and parcel of God, I believe, and as such,

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we can find God most easily through each other. We have placed many barriers along this path lately in the name of comfort and progress: The internet, cell phones, television, more spacious homes, and gated communities all serve to “separate” us and keep our egoic identities strong. I encourage you to develop disciplines in your life that keep you connected to people, and keep your appreciation and wonder of your fellow brothers and sisters alive and well.

As for religion, take a look at all of them. Right now we go to St. John Catholic Church. Your mom is a great Catholic, and I'm a terrible one; and the best example I set for you in this regard is by showing up on time and living my life by spiritual principles to the best of my ability. In my daily life, I pray, meditate, and even inventory my actions based on biblical and spiritual principles, but I've never had much use for—or understanding of—organized religion. I have inherited my father's skepticism; his assertion that religion is indeed a construct meant to oppress the masses with an underlying element of fear. That being said, I am in love with our Catholic *community*. They are the most loving, supportive collection of “class acts” that I've had the honor of being associated with, and we're a very lucky family to have discovered the St. John crowd. When you get older, take a good look at as many religions and spiritual schools of thought as you can. Your grandfather was engaging in Buddhist ceremonies with the Monks in Siyhanoukville, Cambodia before he died. There is

some great truth in that religion: Many of the tenets are similar to Christianity. I'll love and support you regardless of your choice of boxes.

One issue I have with organized religion—Christianity in particular—is their insistence that their “book” is the “word of God.” I took a leadership seminar once where we did an exercise: A simple one or two line set of instructions was passed down from person to person in a group of about twenty people. It was sort of a formalized version of “psst, pass it on!” By the time the last person had received the instructions, they barely resembled the original directive. This is a pretty common exercise, and the results are invariably the same. Much is lost in the translation, especially when the translations are numerous. Now apply this principle to a religious text, such as the bible. With *thousands of pages* written by *dozens of contributors*, not to mention countless numbers of zealous, agenda carrying editors, handed down over two thousand years. What conclusions might you come to? I thought so: “This is what he said that they said that he said that she said that they thought he said that God said!” Don't get me wrong; I do believe that the bible contains extraordinary wisdom, but to assume blindly that a document pasted together over two thousand years ago is all the undisputed word of God is, in my humble opinion, myopic at best and dangerous at worst.

An exercise I find useful in mining a little truth from all the dogma is to notice commonalities among the various religious and

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spiritual beliefs. Look at some of the most often used quotes from the bible. “Verily I say unto you; whatever you did for one of the least of these brothers of mine, you did for me,” “Everything is possible for him who believes,” “Judge not, that ye be not judged.” You’ll find similar quotes and directives throughout dozens of other religions and spiritual beliefs. When I find this phenomenon, I tend to have an easier time believing. Pick ones that are important to you; ones you believe in or understand, and in your exploration of spirituality, look for them in other disguises. Some concepts that I've found in Christianity, Buddhism, New Age spirituality, and even Wicca are that we are to be kind to each other, that we are all connected—even sharing the same spirit—and that whatever we do to another we are also doing to ourselves.

I fear one day I'll meet God, he'll sneeze and I won't know what to say.

~ Ronnie Shakes

Who is God? Why can't we see him? Why can't He just get it over with and come to earth and tell us all what we're supposed to do?! These questions are now, and always have been, on the minds of every human being on earth. Based on everything I've read—and experienced—so far, this is what I believe *just might*

be the truth about God:

We live in a “thing” that God built called the “relative world.” In it, we have space, time, and of course, “life!” We have a mind and a body and we live in a world that has opposites; like hot and cold, up and down, here and there. This is called the world of the “relative.” Relative, in this context, means *compared to something else*. If something is hot, then we need something to *compare* it to; and we call this cold. By contrast, God lives in—and in fact completely comprises—the world of the *absolute*. Now even though it seems like a very simple explanation, we still can’t quite conceive of a world that is absolute, no matter how hard we try. Without having *experienced* it, we cannot truly hold it in our minds. We simply couldn’t help but compare it to something, and in that moment, the “absoluteness” would be gone.

The world of the absolute has no up and down, no good or bad, no right or wrong: No degrees. There is only God, in all his magnificence. He is all there is, was, and ever shall be; a world without end, Amen. We, on the other hand, are born, live, and die in a world where there are *different things, different times*. Our attempts to define God while living in the world of the relative are the cause of all our misconceptions *about* God and heaven. But that's O.K., and I'm pretty sure He understands. In fact, He may be surprised we've gotten *this* far!

I believe that another “aspect” of God is that He is life, and She is change; movement. Nothing ever quite stays the same,

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regardless of our efforts. According to Buddhism, most of our discomfort and pain comes from being attached to “things staying the same.”

I think God is already here with us, we just don't always know it because there's so much going on. As “big” as God is, He's also kind of quiet. It's a macro version of the “forest for the trees.” He is everything that *is* and everything that *isn't*, and He is all the “stuff” that makes *everything that is and isn't*...possible. I personally suspect that God is every single person, place and thing and every single *piece* of every person, place and thing *and* all the stuff in *between* every person, place and thing. So that means that you and I and everyone else are a part of God, which is very different than what we're taught. We're taught that God is outside of us; that He has a separate will and He actually judges us and our actions, and either approves or disapproves of what we do. Then to top it all off, we're taught that because of a bad decision made by the very first humans He created, we can never measure up, regardless of what we do. We have to just rely on His forgiveness. We're taught that when we do something that He disapproves of, we separate ourselves from God.

I don't think that there is a way to separate from God; to *not* to be part of Him—just as there is no way for a wave *not* to be part of the ocean. In fact, there is no way to not “let God” into your heart. He is already there; and in fact, He *is* your heart. The only thing you can do is to choose to be aware of it or not.

That brings me to another of my “suspicions.” We are very important to god, and one of the *reasons* we are so important is that we are how God *experiences Himself* in our world. Devout Christians may want to take a deep breath before reading on, because I’m about to do the unthinkable and illustrate to you that God actually *needs us!*

Okay, so God is in the world of the Absolute, where God knows himself to be everything and everywhere; in other words, “All that is.” He knows himself to be great and magnificent, but cannot *experience* himself to be great and magnificent because there is nothing in God's world that is *not* great and magnificent to compare it to. There is only God. This is considered blasphemy in most Christian based religions because it says that there is something that God “cannot do,” and that God *needs us* for something.

This can be a confusing topic, so let’s use an example: Think of something that you know about yourself. You know that as a young child, you loved to play with Barbies, but you could only *experience* playing with Barbies if you...played with Barbies! So *knowing* is sort of like imagining, while *experiencing* is like the actual playing. Now to really appreciate the *playing with Barbies*, you also need to have the experience of *not playing with Barbies* to give you the contrast necessary to appreciate and enjoy swinging back to the other experience of *playing with Barbies*. Using another analogy, we could not enjoy the tremendous relief and pleasure of coming in

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out of the cold and standing by a fire if there were no cold to come in out of. This may explain some of the times that you acted like such a brat that we decided to take your Barbies away temporarily! You were experimenting with contrast! I always knew you were a child genius!

This is one of the main reasons, I believe, that we sometimes have difficulties in life: If we wish to *be* strong or *be* rich, then God puts stuff in our lives to give us the *experience* of being strong or rich. This “stuff” often comes in the form of *difficult and seemingly undesirable experiences* for us to experience our “strength” over; to triumph over. He puts money challenges and poverty-like conditions for us to defeat, so that we can experience “being rich.” This is an extreme over-simplification, but this is how life and God work, in the most humble opinion of your father.

Some of these ideas are my *beliefs*; I hold them as true despite any evidence to the contrary. But just as many of them are simply things that I *suspect to be true*. I *suspect* that God may be the grand sum of us and everything else, and that He is *not* simply a supreme being *outside* of us who judges us based on a set of principles that he only told a man named Moses and a dozen or so others two-thousand plus years ago. Word has it that Jesus’ actual nature—and many other religious matters we take as gospel today—were matters that were “voted on,” at the councils of Nicaea, around 325 A.D., by Emperor Constantine and three

hundred bishops. I *suspect* that organized religions' main purpose is simply to control society by giving us a set of rules that we need an interpreter (priest, Rabbi, guru) to translate for us. This sets up a "dependency" so that we don't stray too far from authority. The "fear factor" of eternal damnation compels us to attach importance to knowing and following the rules. The consequences of being out of the good graces of God are so severe, that many of us would rather "err on the side of caution," adopting beliefs that our hearts tell us are not truth, simply to be "on the safe side."

People tend to equate *religion* with *God*, so if you say you don't really believe in organized *religion*, they *hear* that you don't believe in *God*, so I don't discuss it very much. I don't have to: I just keep my ears, eyes, and mind open, and hope that the truth finds me to be good company.

Now all this might lead you to believe that your old man is a curmudgeonly old non-believer, but other than a little recreational blasphemy and mischievous heresy, nothing could be further from the truth. Believing in God without the wrapper of religion is difficult; it doesn't show up on the social scale—can't easily be measured. But I do believe: I believe in magic, God, heaven and the basic goodness of the human species. There is a river of joy I've felt running through my heart and this river could only come from one source; God. I often ponder my own mortality, the meaning of life, and the problems of the world, and sometimes—just for a moment—complete realization will dawn

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on me. I am afforded a glimpse of “what it all means,” and in that moment, I know that there is a God. Whether “He” is a separate creator, or just the grand sum of humanity, with a tragic case of amnesia remains unrevealed to me; but He is there. She loves us and wants us to know that all is well. These glimpses cause me to begin to leap from my chair, but then they are gone. But I know I will see again, and until then I will live my life, knowing that everything is ok, whether I feel it or not.

One way to catch glimpses of the divine is by noticing some of the miracles that happen all around us; the coincidences and synchronicities that we write off to chance. We are sort of “conditioned” by fiction to equate miracles with a lot of drama: Sparks, thunder, a crescendo of classical music culminating in a puff of smoke and the appearance of a fairy dressed in blue. In being so conditioned, we often miss the forest for the trees: Those unheralded “miracles,” like having all the traffic lights turn green as you’re going through them, getting an unexpected bonus just when we need an expensive automobile repair, avoiding being hit by a car by the three seconds it took to stop and answer your cell phone.

I believe that God’s miracles work very quietly and unobtrusively in our world. Why would God waste energy on thunder and fanfare when something simpler and quieter will do? We attribute many great qualities to God; couldn’t one of them be thrift? James Redfield talks a lot about noticing these quiet

miracles in his *Celestine Vision* books. I have been journaling them myself for some time and have included them in a later chapter. Spend time being aware; God is talking to us all the time. Get out there and gather the evidence. Not for anyone else, but for you. Everything we think, say, and do is a prayer; and he answers each one in some way, small or large. Your job is to listen for the answers.

Spiritual truths and practices

Regardless of what “box” you decide on, here are some practices and observances that may be very helpful in keeping you connected with your spirituality. These truths can be found in many different religions and sects, and have survived thousands of years. I have experienced many of them to be true...some are just damned interesting!

Pray as though everything depended on God. Work as though everything depended on you.

~ Saint Augustine

Prayer, Intention, Detachment, and Surrender: Pray, Take the next right step, leave the results in God's hands.

I am a true believer that God answers all of our prayers. Ask for what you need and then pay attention; Make a decision and ask for guidance; Take a step outside of your comfort zone, make a move, and keep your ears and eyes open. Twelve step programs word these ideas with easy-to-remember slogans like, “Take the next right step and leave the results to God,” or “Let go and let God.”

These are the spiritual laws of detachment and surrender. Detachment is something I'll talk to you about in greater depth later on, but basically it's a state of mind where you *desire something* without feeling an *attachment* to it; you want it but don't need it. You would prefer “having” it, but you don't feel pain at the thought of “not having” it. This art of *allowing* releases tremendous blockages to those things you desire in the first place, allowing them to move toward you at a much greater speed.

The spiritual concept of surrender is related to detachment, but unique. Surrender is the spiritual equivalent of the “trust fall” exercise: A person is blindfolded, then their peers are positioned behind them, ready to catch the blindfolded person as he relaxes and falls backward, trusting his friends will catch him. There is a

moment that it's too late to stop; too late to catch yourself from falling. You either panic, and try to stop yourself, or you simply let it happen.

The “letting it happen” choice is surrender: Using surrender in a spiritual context, in conjunction with your intentions, cleans your spiritual tableau of doubt and mind-chatter and makes room for *that which you desire* to come to you. A great example of surrender is wanting something, but only if it serves the “highest good” or “God's will.” We know a wonderful couple who tried for years to have a child, but failed. They are a beautiful couple, and in terms of “deserving,” there are none more so. One day, the woman called your mom and made the announcement that she was pregnant: She told the story of how her and her husband tried and tried, and finally got to the point of quitting. They decided to pray: They told God that they really wanted a baby, but they couldn't worry about it anymore, and they would simply leave it in His hands. It was shortly after this “moment of surrender” that she made the announcement. In fact, this child is now over a year old and they have a *second one* on the way!

Most importantly, it will serve you to know and understand what prayer *is*. Prayer is really a “statement of what is or what shall be.” In religions like Christianity where God is “outside” of us, it is an “asking,” but I prefer the former definition because it makes sense of a lot of vaguely answered questions I've had all my life. Why do prayers go unanswered? Why do some prayers seem to

get answered quickly and others take years? When I read the book “Conversations with God,” by Neale Donald Walsh, I discovered some concepts that changed the way I thought about prayer. These are his ideas, but my own interpretation: We basically “pray” every moment we're awake. This ongoing prayer comes in three different volumes: Thought, word, and action. Thought is the “lowest” volume while action is the “loudest” or “densest.” Our lives come together and our prayers seem to be answered with the most “integrity” when these three forms of prayer—or creation—are in tandem. A negative example would be praying for good health while eating lunch from a takeout window, or smoking cigarettes. We are praying for good health at a “medium” volume and praying for poor health at a “loud” volume. Can you see the almost painful logic and truth of this concept? One religion that teaches this idea, almost exactly as I've written it here is Wicca, or Witchcraft. Wiccan's use ceremonies called “spells” that are really just a way of focusing their attention on their desire. After the spell, the person is instructed to “act in accord,” which means take action in their life that supports the intention or spell. By the way, I think you should know that your dad is not now, nor has he ever been a practitioner of Wicca, but years ago when I was struggling for spiritual meaning in my life, I read many books about a variety of beliefs, and found so much truth and beauty in just about all of them—including Wicca.

God helps those who help themselves

In order to receive God's guidance, we must actually begin the process of action. Then God will "nudge" us with one or more of the many tools at his disposal! It's just like driving an automobile: Turning the steering wheel (asking for guidance) doesn't have much effect unless you're rolling forward. I've found this particularly true during the more doubtful times in my life. No matter how hard I try to "find" my purpose or seek guidance for a difficult decision, I've found that I just need to dive in, get past the "analysis paralysis," and take a step forward: When in doubt, do *something*. "God helps those who help themselves" could almost be a one-sentence summary of this entire "thought-word-action" paradigm.

This practice takes its shape from many twelve-step program textbooks as well as common spiritual concepts like Buddhism's "right doing," the law of attraction's "highest good," and Christianity's "God's will." This is a great example of how spiritual traditions and religions have common threads. Basically this is about "taking the next right step, as best you can, and leaving the results in God's hands." It's about trusting in a higher power and the integrity of your intention. Its focus is on trusting the process of life and creation and knowing that you're doing your best. It's about integrity: When you start taking action, based on the Golden Rule, and you're willing to trust and accept whatever

the “highest good” or “God's Will” brings, you will be on your way to living in integrity, or “wholeness.”

Golden Rule—we are all one

The golden rule instructs us to “do unto others as you would have them do unto you.” Treat others how you want to be treated. Be generous, kind, patient, and above all, treat others with respect. If you follow this rule the best that you can, you will notice more of a connection and openness with others. This is because in truly treating others the way you'd prefer to be treated, you are working on several powerful new levels: First, you're being truthful with yourself. For example, I knew a man who had a lot of guilty feelings when he made the decision to minimize his daughter's contact with her birth mother. It was clear that it wasn't in the little girl's best interest to spend any substantial amount of time with her, but he still felt bad because he said he wouldn't want her to do that to him if the roles were reversed. But he dug down and realized that even though he might not *want* to be treated that way, it would be fair; he would have to accept it if he was consistently acting in ways that endangered the welfare of his child. And so, the question that led to the higher truth was “If he was acting in ways that posed a danger or unsuitable environment for his daughter, would he want someone to intervene and protect his daughter?” And of course the answer was yes.

Hold Daddy's Hand

We also tend to work outside our egos and diminish our worship of lesser things, like money and power, when we use the golden rule. When we sold our home on the China Rd., I made it a point to bring up any problems we'd had, whether quirks in the plumbing, leaks, or electrical problem. This was difficult because we might have been able to squeeze a little more money out of the house if I could've done what many do and “swept” the little problems under the carpet. But I knew exactly how I'd want to be treated in this case and my course of action was clear.

Another thing I don't do much of is bargaining or “dickering.” In situations where a lot of money is concerned, or something is clearly over-priced, I will make an exception. But I don't try to talk someone's price down for their services, or in most situations, because I personally don't like it when people do it to *me*. I almost always say “no” when someone asks me to come down on the price of my services. I tell them the only way I will give a lower price is to deliver less service. Because I say no, I can't very well ask someone else in a similar situation to say yes.

When we operate from the golden rule, we can't help but earn more trust and respect from those around us because they'll notice, consciously or subconsciously, that we act with integrity and fairness. This is an important point, by the way: I truly believe that we have an uncanny, infallible sense of other people's agendas and intentions; where they're “coming from,” so to speak. We can fool people, hide our motivations, but only because the other party

isn't willing to listen to their inner-voice. Adhering to the golden rule will connect us with the people around us and attract to us people of a like mind and spirit. So when you use the golden rule on others, others just might use it on you; and oh(sing it, Louis) what a wonderful world that will be!

Keep your House Clean!

Look at your life like you would your home. You live in it, and enjoy it, but when it gets a little dusty, and cobwebs gather in the corners, you take some time and clean it up. Do the same in your life: If you forget the golden rule, act a little too selfishly, or hurt someone's feelings, apologize and make amends. If you blow up at an employee, your spouse, or children, do the same. I first learned this from Narcotics Anonymous' ninth and tenth steps. Step nine: "We made direct amends to such people (that we'd wronged) wherever possible, except when to do so would injure them or others," and step ten, "We continued to take personal inventory and when we were wrong, promptly admitted it." These steps are about continued self-exploration; in the way we lead our lives and the motivations for the things that we do. They direct us to accept responsibility for our actions by making amends when needed—without expecting anything in return. The part from step nine that says, "except when to do so would injure them or others" reminds us that the amends is not about us: Sometimes we just

have to live with our transgressions and keep our mouths shut, lest we cause even *more* damage.

The Law of Giving: You keep what you have and get more of what you want by giving it away.

Some basic truths show up and prove themselves over and over again. Sometimes, these truths are provable scientifically; but often times the evidence is anecdotal—our evidence consists of what we and others see, read, hear and experience in our own lives. The Law of Giving is one of these that you will have to judge for yourself.

This law states that what we send out, or give, gets returned to us. Sometimes in obvious ways; often by more subtle, roundabout routes. Our “energy” moves and flows, much like water and it stagnates if kept from moving. Whether we hoard all our money, disconnect from people, or simply refuse to throw anything away, we experience a stagnation of sorts in our energy and our lives. Even if we end up having more money by hoarding it, the very *act* of “hoarding” can cause us to feel poor and to become afraid of losing what we already have. This then becomes a vicious cycle. Our *experience* then becomes *poverty*, regardless of our net worth. The *experience* of wealth comes not so much by having what we want, but being happy with what we have. I know

this sounds trite and there are certainly a handful of books that have been written on the concept of “wanting what you have;” but the truth is alive and well in this particular cliché.

“Giving” what we have—knowledge, money, or our presence—helps us connect with our fellows and attract *into our lives* those who will share with *us*. “Like energy attracts like energy.” Another neat side effect is that in sharing our knowledge and wisdom, we often “re-teach” or re-*mind* ourselves of this knowledge. Wisdom stagnates and becomes weak, like any other “asset” if not used—and shared. Giving creates a vacuum which then allows more of what you desire into your life. This is true of material things as well as spiritual. Giving is a *statement in action* that there is more; there is enough. *You* have enough to give away and there's more where that came from. It is faith—faith in action—that your needs will be met.

Life itself is cycle and movement, and we, as “living beings,” tend to have more success and happiness when we emulate life's basic nature.

There is some great material on this law in the books *The Seven Spiritual Laws of Success* by Deepak Chopra and *Conversations with God* by Neale Donald Walsh. These are just a couple of the books that I've kept on my shelf in the hopes that their contents will improve your life in some measure, great or small.

Meditate

Meditation in its simplest form is quieting the mind and allowing the stillness that is God to creep in. “Be still, and know that I am God” (Psalm 46:10). The more regularly you do this, the easier it is to keep this center of calm in your daily life. Theories abound concerning the nature and effects of meditation, but the consensus is that it does indeed have positive effects on health, such as lowering blood pressure and cortisol (a stress hormone) levels in your body. From a metaphysical standpoint, it also raises our *energetic vibration*. Everything, including feelings and intentions, has an energetic vibration: There are “low energies,” like hate, disgust and killing, and higher energies—like love, service and giving.

This subject is discussed thoroughly in the book *Power vs. Force* by Dr David Hawkins and is, of course, a staple of Dad's book collection. I personally meditate nearly every day and have enjoyed a subtle but profound calming, and I have noticed it easier to carry it into my life. It gives me a chance to “be” without the chatter of my subconscious and ego and the stories they tell. When we give ourselves this gift on a regular basis, it becomes easier to carry this peace into our daily lives. It often gives us just enough “space” to decide to respond to a situation instead of react. I've felt this personally with my anger: Often times if I hit my head on something, bite my tongue while eating, or let myself become frustrated with a project, I would swear or pound my desk. Now I

still have the desire and impulse to do those things, but there's a little pocket of “space” between the impulse and action that allows me to choose more easily and get myself under control. Don't get me wrong: I know you've seen and heard your old man take the low road from time to time!

The *Power of Now*, by Eckhart Tolle has much more to say about this than I and you'll find it on Dad's bookshelf with all the others I've kept these years for you.

Be impeccable with your word

Strive to do what you say you're going to do. Remember the three levels of prayer? Saying you're going to do something, then not following through, is like saying to God—and to the World—that what you intend does not always come true. God will grant this mixed prayer in the form of mixed results in your life and you will find that reaching your goals and dreams is fraught with difficulty, more so than if you'd developed the habit of making good on your promises. Reflect on this phrase: “When I decide something, and say it, it comes true.” Do you feel the power and truth in that statement? This is an area to strive for excellence in, not perfection. Do your best: Sometimes you'll even have to change your mind after you've decided on a course of action, but be mindful not to confuse the “woman's prerogative”

with getting out of doing what you say you're going to do.

Secondly, don't gossip, criticize yourself, criticize others, or get laughs at other's expense. These activities all lower your energetic vibration and create negativity in your body, mind and soul. The energy you send out comes back—somehow, some way, some *day*. If you slip, pay close attention to how you feel physically when you gossip, or put someone down, especially in the area around your eyes. That's the feeling of giving your power away. I feel this when I'm being yelled at, criticized, or when I'm doing something I know is not in line with my values. Pay attention to it; learn to recognize it as clearly as you do a cold or flu.

Don't take things personally

I've saved the hardest of all for last. To not take things personally goes against what we've been taught most our lives, not only by our parents and peers as children, but by everyone around us into our adulthood. When we do wrong, people tell us. When we dress funny, people give us strange looks. (This one might just be your father's problem!) When someone breaks a promise or talks behind our backs it hurts. How can we not take things personally? They're saying things *to* us *about* us—isn't that as personal as it gets? The truth is that we might never reach this ideal because everyone around us is taking things personally every

moment. I believe it's worthwhile to try, though, and here's my take: First, I learned about this perspective in the book *The Four Agreements* by don Miguel Ruiz, a Toltec Master. In it, he explains that we are each living our own “dream,” or version of reality, and that our interactions with people—what we say, do, believe, judge and think about each other—is more a reflection of *our* reality than who we're judging. Think of it like one of those red and blue plastic balls we all have when we're babies. They come with various shaped blocks and you fit the blocks into the corresponding holes. Square peg, square hole, triangular peg, triangular hole and so on. This is an oversimplified analogy of how we relate to each other. If you have a strong emotional reaction to something I'm doing, saying or wearing, it says as much about you as it does about me. There's some wound, issue or “star shaped hole” in your life that is allowing entry of the “star shaped peg” of what I'm doing, saying or wearing. That doesn't mean that there's nothing *wrong* with my actions, it's just that there's something else going on with you that's causing the emotion. On my end, if I decide to take it personally, I'm missing the opportunity to take an objective look at the truth of my words or actions (or rolled up pant cuffs) and decide if they are a reflection of who I want to be. Instead, I'm more apt to “react” to your “reaction” to save my ego from being wrong, and in the process harbor resentment toward you, and use up valuable spiritual energy making you wrong. I would have you seriously consider pursuing mastery of this

practice: The payoff is peace, and a higher level of self-awareness. I have known people whose *primary source* of pain and discomfort has been simply taking everything personally. It's a hard row to hoe my girl; a hard way to go.

There are no ordinary moments

In the movie “*Way of the Peaceful Warrior*,” there is a scene where the spiritual master Socrates is leading Dan on a mysterious walk up a mountain side to some eventual destination. Dan's impatience and weariness grows but finally they come out into a clearing and Socrates gestures to a panoramic view of the mountains and valley below. This view, though beautiful, is very anticlimactic after the grueling hike. Dan looks at Socrates like he has six heads and just shrugs his shoulders. Socrates smiles and waits patiently while it sinks in for Dan. Finally he gets it, and realizes; “There are no ordinary moments.” The lesson is that the moments contained in the journey are just as meaningful as the moment of the destination, whatever it might be. But we've become accustomed to rushing through these sacred moments in our zeal to get to the holy grail of the destination. The moments along the way are the “appetizers, main course and desserts” of life as much as the destination. A destination is just one more moment on the way to the next moment, so don't forget to check out this moment *here*—wherever your *here* happens to be.

