

# (UN)COMMON SENSE



## FOR THE COMMON MAN

How to Use Critical Thinking  
to Solve Life's Problems

(and Soften the School of Hard Knocks)

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# Preface

**QUESTION** - the *quest* for knowledge; a search for truth with the objective of achieving greater success in life

It is understood that some readers will not agree with some, or even much of the examples provided herein. That in no way negates the facts that support the common sense conclusions cited. Those who read the examples through a partisan lens, or with an agenda of their own will never understand the truth because they have already decided what their "truth" should be, regardless of facts. It is hoped that every reader will leave their agendas and politics "at the door" long enough to at least look at the facts without bias. You can always pick them up again on your way out the door.

The smartest people will take the time and effort to review all the facts and information on all sides of an issue using critical (not political) thinking, common sense and logic, and then choose what to believe based on the facts. And that is precisely what we have attempted to teach in the "success secrets" at the beginning of this book, because it is critical thinking and (un)common sense that will ultimately determine whether or not you succeed.

When I was four years old I had all the questions. When I was sixteen (I thought) I had all the answers. And when I was twenty five I began to realize I had all the wrong answers - life simply was not cut-and-dried, and many things rarely were as they appeared to be. And again I had all the questions.

Over the course of the next half century I devoted myself to rooting out answers to those important aspects of life that would allow a common man such as myself to achieve a modicum of success. And I decided right off that it would be most wise to never take anything at face value, and to question every premise. After all, if those teaching me stuff were not, themselves, incredibly successful, then by what measure were they qualified to teach me? Think about that - who, exactly, taught you stuff, and were they, themselves, very successful? If not, you may want to prepare yourself to *unlearn* a lot of "stuff".

Just to make it easier to understand what I mean, here is an example:

Almost everyone thinks and says that **stress** is a bad thing - that it can even kill. Billions are spent each year taking medications to relieve the symptoms of stress. In fact, the Rolling Stones once wrote a song in the '60's about "Mother's Little Helper" that started:

***"What a drag it is getting old***

***Kids are different today, I hear ev'ry mother say "Mother needs something today" to calm her down***

***And though she's not really ill, there's a little yellow pill***

***She goes running for the shelter of a mother's little helper, and it helps her on her way, gets her through her busy day"***

Rather than confront and deal with the actual problem, people tend to simply deal with the symptoms - and the problem remains. But that is not even the true travesty. The real travesty is that the problem ordinarily does not simply remain, but tends to grow from neglect. Eventually, trying to keep the growing symptoms at bay, the individual's life is spent trying to get things under control rather than actually moving toward success.

Rather than satisfy oneself, albeit temporarily, by popping a pill or downing a few drinks, it is far better to deal with the issue causing the stress. Stress is to the human body what a smoke alarm is to a fire-prone tenement in Detroit - it creates anxiety because it makes us keenly aware that something is wrong. And like the smoke alarm, stress is an early warning system designed to help, not harm us. The only harm comes from not understanding that, and not dealing with the issue that caused the stress.

In short, stress warns us that there is an issue that needs to be dealt with. If we deal with it successfully, the stress disappears. But if we do not - if we simply ignore it, or settle for just combating the symptoms - the stress quickly morphs into **distress**. And it is distress that harms us, and can even kill. Stress, then, is the alarm. Distress is the fire. If you use drugs to shut off the alarm, the fire still burns and will eventually consume you.

Let's say that both John and George receive big promotions at work. John has prepared for it by taking night classes, and studying the job and its requirements. He knows he is ready. He has no problem succeeding in his new position. George, on the other hand, has not prepared very much. He is not truly qualified to succeed in the new position. This causes him stress, and he now is faced with three choices:

- 1) He can ignore it, stumble along, prove he is incompetent and fail miserably, or
- 2) He can start having three-martini lunches (or take a drug), and end up losing everything, or
- 3) He can do what John did - take classes, study, learn to do the job well, and succeed.

In any case, stress warns George. It is how he **deals** with it that determines how much success - or failure - he will achieve.

The point: most people are not even able to identify the problem, let alone handle it properly. They see stress as the enemy instead of the ally it is. That misunderstanding is the root of many more issues.

And this is just one of the many misconceptions that people suffer from - this is just one case of things not being what they appear to be. A future chapter will highlight more of the things that are actually the opposite of what they appear to be, and how the misconceptions may be holding a lot of people back.

The purpose of writing this book is to help people achieve greater understanding of how life really works, rather than how they **think** it works, or how they were **told** it works, and thereby increase the potential for great success in work, relationships, family - any worthwhile endeavor.

We will tackle real-world issues, many that are contentious and controversial, such as student debt, mass shootings, health care costs, drug use/misuse (both legal and illegal), capitalism vs socialism (economics), climate change, foreign policy and many other subjects. And you will likely discover that many "experts" are 180 degrees out of whack with reality, and that what you have been taught may not even be close to how things really are. Understand - even the "experts" may have learned from unsuccessful people. There is much wisdom in the adage, "Those who can, *do*. Those who cannot, *teach*."

Yes, I know. It appears that I am attempting to teach, but this goes deeper than teaching. A teacher usually imparts knowledge they have received from other teachers. This book, on the other hand, will try to impart knowledge born from nearly 75 years of experience in questioning everything.

# PART I - Prepare - Keys to Success

## A RECKONING

Before beginning on this quest, there needs to be a reckoning with everything you believe you know.

You probably already know the old adage about having a wealth-oriented, positive mental attitude being the #1 secret to success. And that is an absolute necessity, to be sure. But it goes much deeper than that. In fact, you must get right down to the very core of your entire belief system.

Face it - everything you think you "know" has, in one way or another, been taught to you by someone else - parents, teachers, siblings, the media, associates, bosses. Rare is the individual whose beliefs are actually his/her own (which coincides with the rarity of truly wealthy people). In essence, the person that you are is a person that has been created and molded by others - most of whom are probably not wealthy. These people may have had good intentions, and they probably even believe in what they taught you. But it's probably all - or at least substantially wrong! This is the reason why 96% of all Americans retire without financial security and independence. It has nothing to do with money, and everything to do with knowledge, and the understanding of some basic truths.

Know this - money must not be your goal. It is but a tool, as will be explained at length in another chapter. Right now, understand that your primary goal should be just this: to better yourself as a person, and to learn the basic truths. Do this, and the money will come, not as a prize to be sought and coveted, but as an automatic byproduct of the bettering of SELF. If you do nothing else, hammer this into your most basic and primitive beliefs! Those who chase money for money's sake may, indeed, find it. But they won't be wealthy. Wealth transcends mere money - it also includes good relationships with others, happiness, health and spiritual well-being. Being financially secure does not make you wealthy - it just makes you secure. Period.

Pick out any 100 Republicans at random and I'll bet at least 96 of them are Republicans because their Dads were Republicans. Pick out 100 Christians at random - same odds. In short, you are not really you. You are a creation of others, molded in their image. So I ask you - if you are not the "you" that you are supposed to be, how can you expect to achieve the future that the real you wants and deserves? More to the point, if you share the belief structure of others who have not achieved wealth, how can you expect to fare any better than they have?

Hear this - like a cake that is made up of certain ingredients, you are made up of your beliefs. They are your ingredients. And if you have crappy ingredients, it will make a crappy cake. If the good folks who gave you your beliefs are not wealthy or happy, then it simply is not possible that the beliefs that they taught you will propel you into something better. Because if there is one truth, it is this: if you use the same recipe over and over, the results will be the same, over and over. The beliefs that kept them from wealth and happiness will also keep you from them, as well.

Hence, the importance of a proper belief structure is critical. I cannot - will not - tell you what you should believe, for then you would be a product of my belief structure - you still will not have the confidence of knowing that your beliefs are yours, founded by your own observations. This book will show you how to become the "you" that you should be, by showing you how to disassemble your old belief system and replace it with a better one, suited to you and your needs. This is a secret that, in one form or another, the wealthiest families such as the Rockefellers and Kennedy's teach their own children right from the cradle. And it is the first essential great secret, so listen up, learn and apply it, regardless of the cost to you.

To begin, grab paper and pencil (lots of paper) or keyboard and begin writing down your basic beliefs. Jot down all those things upon which all your other beliefs are based upon. These might be your religious beliefs, your basic beliefs about money, family, friends and relationships, the opposite sex - any belief that is basic to survival as a human being. For example, you might write down that you are of the Christian faith, and you believe in the Christian God and in Jesus Christ. You might write that you believe "you can't fight City Hall (or the System)". You may write that it takes money to make money, or that Republicans are this, or Democrats that. Be honest - if you believe it, write it. Ideally you should end up with literally dozens of "core" beliefs - the beliefs from which many lesser beliefs have evolved

Now, choose one of those beliefs, and write it on a separate piece of paper. Follow that with the reasons why you believe it. Who taught you this? What were the circumstances that led you to this belief? You may be surprised at the answers, if you are truthful about it - which you must be. WHY do you believe this?

Now when you get the opportunity, research the subject. Study it in books, or online. Delve into it. And as you study both the belief and contrary positions (such as studying the Hebrew faith, Hinduism etc. if you are a Christian), try to pick out those things that actually make sense to you, and things that can be backed up with facts. Use such things to begin restructuring your beliefs.

Here is an example - please bear in mind that this particular example was chosen for a reason. I am not pushing any religious agenda, but only wish to show that even the most sacred beliefs are not immune from a closer look.

Early in life I had problems with what my minister was teaching me, which made it difficult for me to truly and deeply believe in Christianity as taught in most Christian religions. These doubts caused me many problems. I had to wonder, for example, about the sudden creation of Man, while my science teacher was explaining evolution, and that scientific research had proven the existence of Neanderthal Man (prior to the present day Cro-Magnon Man). Yet my religion seemed to insist that creation, and not evolution, was the truth. Needless to say, doubts weakened my beliefs. So, I studied, and lo and behold, I discovered something that has set my beliefs firmly on solid turf, and strengthened my faith in Christianity because now everything makes perfect sense. Suffice it to say that the ancient Hebrew word for "day" (the world created in 6 "days") is "yom". But more important, "yom" can mean any measurement of time - day, year, epoch etc. The word "yom" does not specify. It merely refers to time in general. So, it is likely that the English translation of "yom" to mean "day" is incorrect in this instance. In all likelihood, "yom" was meant as a much longer time span. So, the original text of the Bible might have actually said that the Earth was created in six *times*, and a "time" could have been an epoch, a millenia, an eon etc. This would allow for both Creation and Evolution. After all, if God is omnipotent, there is no reason why He would not have devised a method for His creatures to adapt to circumstantial changes in their environment so they could survive. A method that we call evolution. Understanding that, I was able to reasonably surmise that a VERY long time ago Man was created, long before Adam, as Genesis claims that Man was created prior to the seventh day (time), the day of rest. But Genesis then goes on to say that after the seventh day, God looked around and saw that what He had done was good - but something was missing. There was no creature intelligent enough to be caretaker of the Earth, so he then created Adam. A new, improved version of Man. We constantly improve our own creations, and we are made in His image, so is it unrealistic that He, too, would improve His creations?

Suddenly, like an epiphany, I had found the answer I needed - I had stumbled upon "un-common sense", which is akin to critical thinking. And suddenly, it made perfect sense - where before there had only been doubts there now was clarity, something I could believe in not because it was taught to me, but because I chose to think for myself, and do the research necessary to learn that "yom" was the word used in Genesis, and that it did not necessarily mean "day". "Day" was the word that translators for King James had chosen to use, probably thinking it would make God appear even more omnipotent.

These beliefs are mine, and mine alone. I own them, because I discovered them on my own. If your beliefs differ, they may be every bit as valid. But what is important is that whatever your beliefs, you have reason to believe in them completely. Because the power is not in the belief - it is in the *faith* that the belief instills. If you believe you can do something, you probably can. "If ye have but the faith of a mustard seed you can point to yon mountain and say 'move', and the mountain will move". [Matthew 17:20] Unfortunately, most people today do not have that much faith, making it difficult to even move the mustard seed.

I use this particular example because 1) it shows that sometimes you must shake up even your most basic beliefs that are normally considered taboo, and 2) it is a prime example of restructuring a belief in such a fashion as to make it stronger. If you have any belief in which you have even the slightest doubts, you absolutely must find some method of removing those doubts - or replacing the belief. Your beliefs are the very foundation of your existence. If they are weak, anything you build upon them will be in jeopardy. Your beliefs must be strong and unshakable, at least to you, even if they are laughable to others. Never underestimate the power of belief - it is the basis of all miracles, religious or otherwise. The belief, itself, and your complete faith in it is what gives you power to move mountains.

Now that I had a solid belief that was built upon my own research and understanding (yours may be different), I have since been able to believe in my God all the more, and I am all the more impressed with His work. And this solidity of belief (not necessarily the belief itself) has made me a better person. As the parable goes, the house (life) you build can only be as solid as the ground (beliefs) you build it upon. And this is why it is so very important that your beliefs are yours, founded upon your own research. It is strongly recommended that whenever you hit a "snag" in life, recognize that it is probably a case where your beliefs are in conflict with reality. You then need to study those beliefs, and draw your own conclusions based on personal knowledge, not hearsay. For when belief and reality are in conflict, reality will ultimately win out, but you may lose much in the battle.

Here is how I dealt with this situation. My life had become a virtual train wreck and I desperately needed to turn it around and I was smart enough to realize that I must do things differently - remember the "recipe" mentioned earlier? I knew if I kept doing the same things, grown out of my current beliefs, then I must make a drastic change in those beliefs.

So, I moved to Florida for four months, where no one knew me, and I knew no one. No one expected anything of me. I spent those four months discovering exactly who I was - studying my traits, beliefs, and getting to know the person I was, as others saw me, not as I had been seeing myself. I then determined what I would change in order to become the person I wanted to be. Then I set about making these



changes, simplified by the fact that no one there would expect me to be this or that. I cast out any belief that I could not verify with facts - at least to my own satisfaction. I built up new beliefs based on my studies.

When I left Florida, I was not the same man at all. Even my attitude and level of confidence had changed. So had my ambitions and desires. For the first time in my life, I was able to see exactly what I wanted from life. All confusion and doubt were gone, since I could now see things much more clearly. Where I had once been a devout Republican, I was now an Independent, with libertarian leanings toward the Constitutional Party. Where once I had been an agnostic, I now had a deep, abiding faith in a greater power. Where once I had been a bad-tempered, angry soul, I was now a mellow, confident, smiling friend that people instinctively clung to. Where I had once been lost, I now felt in charge of my destiny.

I do not expect you to drop your whole life and run off to a place 1000 miles from home. You can make these changes from where you are, because unlike myself, you have this road map drawn by someone who has "been there, done that".

How can you tell if you need to reevaluate yourself? If you are unhappy in your relationships, or they just are not working as they should, then a change is in order. If you are miserable in your job, and feel you could and should be doing something else, it is time to take a second look at your life. If you get angry often, or find yourself less than tolerant with others, it is time to reevaluate yourself. If you cannot readily laugh and smile for no apparent reason, you should reconsider your beliefs. If you feel stressed much of the time, you may want to shrug off the old ways and climb into new ones. These are a few of the signs that tell you that there is conflict, and changes must be made.

**Summary:** If you are a product of your environment (as we all are at first), you must become a product of your own design. Otherwise, you will never be you. You will only be a compendium of others around you. And if you are not the "you" that you were meant to be, how can you expect to achieve happiness and wealth? As children, we have no choice but to be molded by others. But once we become adults, we have a responsibility to ourselves to take charge of our own lives. If you do not make a conscious decision to redesign yourself and repair the damage, you will never succeed to the extent that you could have. Reevaluate your beliefs, and make sure they belong to you, and that there is no doubt in your mind that you know the truth, at least to your complete satisfaction. Nothing will do more to derail your attempts at success than to have your beliefs conflict with reality, or to have doubts in your own beliefs. If you cannot verify your beliefs to your complete satisfaction, cast them out and replace them with beliefs that you have proven to your own satisfaction.

Conflict has but one result - destruction. If your beliefs conflict with reality, you must change your beliefs, because reality will not change just because you wish it to. By removing conflicts from your life, you will have an unobstructed road to travel. In short, if you question whether or not you are all that you can be, it is time to take a closer look as to why that is, and make the changes that need to be made. It won't happen by itself, and no one else can do it for you. Decide about the person you want to be, then do whatever it takes to be that person.

## PERCEPTION

We all know someone with a DA haircut who listens to the "oldies" all the time. Such people are stuck in the past to some degree. In many more cases, however, there are individuals who, while they may not live in the past, they spend too much time reliving it, or dwelling on past events. Maybe he just can't get past that jerk who fired him two years ago. Or perhaps his life has been altered forever because he was rejected by Mary Anne in the ninth grade. Or maybe he is still afraid of dogs because he had been bitten by one when he was four years old.

As mentioned in the last chapter, we are all affected to some extent by our past. Over this we have no control - the past cannot be changed. But we do have control over, and can alter how it affects us, and to what degree.

The past cannot change. But the past can change us. We have a choice as to what the past can do to - or for - our future. The past is the foundation upon which the future is built. So it is imperative that our past becomes concrete, rather than loose sand. But how can this be done, if the past cannot be changed? It is quite simple, really - it all revolves around how we perceive the past. There is no past event that is single-sided. Each event has innumerable facets. Put ten people into a room and have them observe or participate in an event, then ask each one what they saw or felt. Every answer will be different - each of us will take something different away from an event. Consider: modern history records Custer's last stand as a massacre, because Custer was white, and whites write the history books. But the Indians see it differently. Instead of a massacre, they see it as an act of self-defense against an invading force. To Americans, the people who brought down the World Trade Center were terrorists. To Usama bin Laden, they were heroic martyrs.

The point is simple: while you cannot change the past, you can change how you perceive it, and therefore turn harmful events into positive acts that will strengthen your future. You can turn sand to concrete. It's all about PERCEPTION. PERPECTIVE.

Take the child bitten by a dog. The child becomes an adult who is afraid of all dogs, simply because he never got around to viewing the event without bias and fear. As a child, it is expected that a dog bite will instill instinctive fear of dogs. But as an adult, we need to reevaluate from a wiser perspective. We might then come to realize that only a very few dogs will bite, and most of those will bite only for what they perceive to be good reason. We might discover that the dog had earlier been severely abused by a child, and now he views children as a real threat. When the child got too close, the dog may have felt he needed to defend himself (based on his own past events, and how he perceived them). Realizing this, the fear of all dogs begins to subside, because we have tempered our experience with logic and a better understanding. We now realize that a fear of dogs is irrational, and based solely on the single event that affected a child who was, at the time, not able to fully realize what was happening, or the events that led up to it.

If success is your goal, you must learn from the past, but not dwell on it. Each event should be a learning experience, and as adults it is our responsibility to insure that we learn as much as we can from each experience. If one man fails at something, he may feel hurt, embarrassed and demoralized, and quit. Another man, failing at the same thing, might go, "Hm-m-m. I wonder what went wrong. What can I learn from this." Upon studying the failure, he discovers what went wrong, and tries again, which results in future success. And once again, how something is perceived has changed the ultimate outcome. The event was exactly the same. But the result has changed because someone chose to dissect the event to discover the "how and why".

Case in point: Joe purchased a ski area last May. He lost a great deal of money and went bankrupt. He could have decided that he would never go into business again because he "obviously" did not have the sense for it. Instead, Joe took the whole episode apart and studied it thoroughly to try and discover why he had failed. He realized that he had not been prepared for contingencies by having some extra capital available. Worse yet, he realized that he had purchased the ski area in May. It would be several months before income would roll in. In the meantime, he still had to meet mortgage payments, property taxes etc. Joe determined that if he had simply waited until October to buy, he probably would have done well. Knowing this, Joe was better prepared to try again, and succeed.

What are some signs that you need to investigate past events - or even those in the present? Stress. Fear. Failure. Giving up. Let's take a closer look at some of these so-called "enemies" of success.

First, we need to decide if these "enemies" are truly enemies. We know that "giving up" is not conducive to success, and is an enemy - quitters never win. But what about stress, fear and failure?

**STRESS:** We discussed stress in the Forward. We now understand it is a valued ally. In most cases, stress can be removed either by getting more knowledge (education) which prepares you to cope with the situation, or by choosing an alternate direction. It is not that difficult, really - if you are in a burning building and you run towards the flames, you will feel more heat (stress). So, turn and find another direction that reduces the heat. However, if you had been better prepared (by installing sprinklers, smoke alarms and fire extinguishers), you might not even have to face that situation in the first place. When in a burning building, you can deal with it by either putting out the fire, or leaving the building - whichever one is most appropriate. It is the same with stressful situations. In either case, you must learn to cope with stress by not ignoring it. Stress is trying to tell you something; that it's time to make a decision to learn, or leave. Wherever possible, learning is usually best, as it provides you with more tools from which to build success. But where learning is not enough, or cannot be done quickly enough, leave - change direction. THEN learn.

**FAILURE:** Success is created when we couple knowledge with effort. The more knowledge and effort we put into something, the greater the chances are for success. That's simple enough. The trick, however, lies in gaining the knowledge in the first place. And we humans have an inherent knack for insisting on learning from our own experiences - what is referred to as "the school of hard knocks" - rather than the experiences of those who have gone before. So experience is the precursor to knowledge. So, how do we get experience? We get it from trying. And when we try, we will either succeed or fail. More often than not you will fail a lot before you can call success yours. In either case, we need to learn from the experience. If we succeed, find out why you succeeded, so the success can be replicated. And if you fail, find out why you failed, so you won't make the same mistake next time.

Each time we fail - and learn something from it - we get closer to success. Hence, failure is a valuable learning aid, and a good friend to those who seek success. I look forward to my failures because I know that in failing, I will learn how not to fail. Perhaps Thomas Edison said it best when asked about his great success in creating the electric light. He replied with the statement that he knew much more about failure than he knew about success. He stated that he had failed his way to success. After all, he had, through trial and error, experimented with over 900 combinations of elements before finding the one that worked. Over 900 failures, each one showing him what did not work, bringing him closer to the one that **would** work. Failure is the "process of elimination" at work. Use it. Take advantage of it. Learn from it. But never fear it! Which brings us to...

**FEAR:** Nothing has done more to thwart success than fear. Fear of failure, fear of success, fear of this or that. So fear is an enemy, right? Of course not! You should know better by now that things aren't always what they appear to be. We all have fears - the only difference between a successful person and one who fails is determined by how each one copes with the fear.

Fear is a natural instinct for survival, and has the same basis as stress. It creates the "fight or flight" desire. When in a state of fear, we choose to either fight, flee - or panic. The problem does not lie in feeling fear - it lies in choosing the wrong option. Sometimes it is appropriate to flee; other times it is better to fight. But in no case is it appropriate to panic. Panic is the only enemy here. "Panic" is to fear as "distress" is to stress - it is the result of not being able to cope with the situation, or to make the necessary choice. Repeat after me: Fear is good, panic is bad. Fear makes us act, or react. And success can only be ours through action. Panic is the certain fast-lane to failure. Just recall all those horror films you have watched where the victim froze and started screaming instead of taking action. How did that turn out?

When faced with fear, determine the appropriate choice of action. If you decide to flee, that is fine, but you should then go forth to better arm yourself for the next time you face that fear. Like a fear of the dark - you go out in the night, and get mugged. You now fear the dark. You can then choose to keep the fear, or you can be better prepared - go out armed to defend yourself. Take control of the fear. Then, when the next time comes, you are better equipped to fight and win. Consider this as guerilla warfare. Fight when you can win, and flee when you can't. And if you flee, begin preparing to meet the enemy again, ready to fight and win. Learn what you need to learn, and do what you need to do in order to overcome that enemy the next time you meet, for it is certain that you will, indeed, face that fear once again. Otherwise you will spend your life in flight, never moving forward.

A valuable lesson, and the main premise of this book - in life, it is rare for anything to be as it appears. Take pain, for example. Ask 100 people if pain is a good thing or a bad thing. Most will state emphatically that it is a bad thing. But is it? Where would we be if we could not feel pain? "Extinct" would be an appropriate answer. If you cannot feel pain, you won't know there is a problem. Ignorance of the existence of a problem means you won't tend to it, or have a doctor check it out, resulting in something like bleeding to death, infection, disease... The point is this: pain, like stress, is a warning, provided by nature and necessary for our survival. In my book, that makes pain a friend, not an enemy (albeit an uncomfortable, damnable friend).

**Summary:** Learn from the past, then put it behind you. The only things you should take from the past are warm memories and lessons learned. Everything else should stay where it is - in the past. Let past and present experiences be reviewed and learned from, making you more capable of coping with fear, stress and failure. And start looking at fear, stress and failure as valued allies in your quest for success.

## ASSETS & LIABILITIES

No, I am not talking about financial assets and liabilities. The secret you are about to learn in this chapter

may well be the most important one of all. The concept is so simple and logical that most people overlook it. Don't make that mistake - if there is but one thing that is absolutely essential for sustained success, this is it!

It is important to realize one, simple fact - everything that exists is, to one degree or another, either an asset or a liability, or more likely, a combination of the two. Weapons are a classic example. On the one hand, if faced with threat of violence, a weapon in your possession would be an asset. But in the wrong hands (that mugger in front of you), it would be a liability. Debts, while often called liabilities, can also be an asset. For example, you may owe on a mortgage (liability). But that debt proves to other creditors that you are creditworthy and responsible (asset), allowing you to obtain more credit when needed, all the while providing your family with a place to live.

People are no different - each of us is both an asset and a liability to those around us. Some, such as Saint Theresa, are more of an asset than others (bin Laden, Hitler and Manson come to mind) who may be liabilities. But most of us are a rather ordinary mix of both.

The key to remember here is that the more of an asset you are, the greater your success will be. Conversely, the more of a liability you pose, the greater your chances of failing.

You may know of that guy in town who is always grumpy, never has a kind word for anyone, keeps his yard looking like a junkyard and is generally an all-around pain in the butt. And you may notice he is a real nobody - a loser. No one will lift a finger for him in his time of need. No one wants to be around him. And no one will value him enough to give him a good stock tip. How could he ever hope to get ahead when no one will even come near him?

On the other hand, we all know someone who is quick to help when needed; someone who is always pleasant and smiling. He/she just makes you feel good whenever they are around. You enjoy their company. And if this person is ever in trouble, everyone will be there to help. Is it just a question of friendship? While that may be a part of it, it surely is not all of it. What is important is why and how such a person instills such friendly spirits in people.

First, however, we need to look at the benefits of being an asset. Consider two used-car dealers, Bob and Carl. Bob is a bit of a shyster, out for the quick sale. He uses pressure tactics. Once a sale is made, you never hear from him again, unless you make the mistake of going back someday. His cars are not properly maintained and always have problems, which he won't fix. Yep - Bob makes a lot of money at

first. But sooner or later, folks catch on and go elsewhere, and Bob loses all he has worked for. Bob is more of a liability than an asset.

Carl, on the other hand is friendly and courteous. He talks about you and your family. He learns things about his customers, like birthdays and anniversaries. There is no pressure - he sincerely wants you to be happy with your choice. After the sale, Carl contacts you and asks how it's going, and lets you know that if you have problems, bring it in and he'll take care of you. You may get a card on your birthday or anniversary, letting you know that Carl really is interested in you, and cares. After a while, all of those unhappy people who left Bob are buying their cars from Carl, and Carl's wealth grows. And Carl is not afraid to use some of that wealth to help others in need, either.

Suddenly, and without warning, both Bob's house and Carl's house, which are side-by-side, burn to the ground. How many people do you suppose will rally around Bob and help him rebuild? How many around Carl? Understand an important principle at work here. People like successful people (assets). They want to be around them, perhaps hoping it will "rub off". More importantly, people need successful people. Successful people "protect" those around them, because they know it is those people around them who have helped them to build wealth. By the same token, those around him understand that as long as they protect him, and keep him wealthy, he will be there to protect them from harm. On the other hand, most of us want nothing to do with people who pose a liability.

How much of an asset you are, and how many people you are an asset to, will determine the extent of your success. Bill Gates is tremendously successful because he is an asset to much of the world - it is through him that we all have computers that are relatively simple to use; computers that make our lives so much easier. Because Bill provides such a service, we keep throwing money at him.

On the other hand, the local business owner at the computer store will only achieve a small portion of the success that Bill Gates enjoys. This is because his "asset allocation" is being limited to a local area.

Depending on the level of success you wish to achieve, understand that 1) you must be more of an asset than a liability, and 2) you must be an asset to as many people as it takes to reach your desired level of success. If you want to beat Bill Gates, you will need to be an asset to the world. Otherwise, you may just want to be an asset to a few thousand people in your own community.

**Summary:** Be an asset to those around you - always. The greater the success you desire, the more of an asset you must be, and to as many people as possible. Remember - you enjoy your own assets. And so

do other folks. If you are one of their assets, you fall under their protection, and they will cater to you and protect you, just as they would any of their other assets.

## EDUCATION

At first glance, this chapter does not appear to be any great secret at all. It has to do with education. But let's get something straight - education, in the sense of school and college is not necessarily education for purposes of achieving success. If this flies in the face of what you have been taught, that does not surprise me in the least. That is one of the reasons that 96% of all Americans never achieve wealth, even though 96% get a school education. We are so engrossed in getting that formal education that we seldom get around to learning anything about *life* - money, wealth or happiness. Do you remember that college finance professor who was always on the verge of poverty, driving a 10 year old car? Sure, a formal, strong education is extremely helpful, but even Harvard grads can fail miserably. True success takes something more...

While I fully realize the necessity and importance of a formal education, I do not put as much stock in it as many do. More important - or should I say in addition to a formal education (formal education is more a memorization than a learning experience), each of us needs to do our own research and continue educating ourselves in those matters that concern us. You likely recall a handful of students when you were in school that always went the extra mile - their thirst for knowledge and curiosity pushed them beyond what the teacher taught them. Wanna bet they found greater success in life than most?

As mentioned earlier, we must learn from failure, which means we must be willing to try a lot of new things. We must learn to investigate the relationship between cause and effect - if I do this, then that will happen. We need to learn from Mother Nature, a great teacher - the bat taught us about sonar, and burrs in the wool pants of an English hunter helped create Velcro. We need to be observant of everything around us, like a child exploring for the first time. We need to revive that feeling of awe and wonder that a child experiences when we encounter something new or different. But most of all, we absolutely must attach emotions to these learning experiences. The human mind is an amazing thing. But one thing is certain - we tend to remember things much easier and more clearly when it is associated with strong emotion. The emotion might be fear, sorrow, love, hate, awe - it doesn't matter, really, except that love and hate, being the strongest emotions, result in the things we seldom forget. The important thing to remember is to get emotional when learning, even if that emotion is as simple as awe. Unfortunately, our society teaches us to keep our emotions in check. Perhaps this is one more reason why so many folks just never get to achieve success.

So, you have graduated from school, perhaps even college. Now it is time to go out and actually learn



something. And never stop learning, for once you stop, so does your growth and success.

And what if your formal education is limited? No problem. As mentioned, formal education is more memorization than learning. And a sheepskin from a university is mostly used to impress a potential employer. As an aspiring wealth builder, you will be your employer. Henry Ford quit school in the fourth grade to support his family. Abraham Lincoln never went to school at all. In fact, many of the more famous wealth builders and seekers of success throughout history never completed their formal schooling. But they did learn. They taught themselves those things they needed to know to complete their quest. As Henry Ford once said, "I don't need to know anything except how to surround myself with people who know how to get the job done." He didn't need to know marketing - he hired marketers. He didn't need to know bookkeeping - he hired accountants.

I know a man in Maine who has not had any schooling. He cannot read nor write. Yet he owns his own business, and has always been self-employed. So you see, there are different kinds of education. But the most important kind is that specific education you give to yourself by studying yourself, others, and the events around you. And reading this book!

You will soon discover that your education is a progressive thing. You may determine, for instance, that you need to learn how to use a computer. As you do this, it just sort of leads into learning how to use a printer, scanner, CD burner... Eventually, it may lead you into creating a web page, then a website. Just a short hop into adding a shopping cart, downloadable info and creating electronic books for sale on the Internet. And the quest to create more books has you learning about new topics that you can write about. And the process, quite naturally, goes on and on. And if you keep yourself tuned into what you are learning and doing, and you have kept your imagination alive, you will forever be finding new opportunities for success. In researching for an eBook on alternative energy, you may stumble upon the fact that in World War II we used simple technology to power army vehicles with biomass when gasoline was not available. Now, gas prices fluctuating as they do, you might think, "Well, why can't someone use that old technology to provide heat and electricity for the average home?" And then you just might ask, "Well, why can't that person be me?" And a few short years later, after learning how to get Uncle Sam to fund the prototype, you are selling hundreds of thousands of these efficient energy systems throughout the world, making millions! (By the way, if you do this, please let me know - I want one :o)

OK, so I'm rambling. Just wanted to show you how it could easily work, but only if you provide the effort and the eagerness to keep learning, and to be willing to keep an open mind for opportunity when it presents itself.

**Summary:** Your real education begins after school, not in school. Never, ever stop learning. Learning is the substance that fuels growth, and growth is necessary for success.

## MONEY - WHAT IT IS AND IS NOT

You may not believe this secret, but you need to believe it if wealth and success are your goals. What money is, and what it does, is probably not even closely related to what you think it is, or what you believe it does. I know that there are those among you who will say, "This guy is nuts!". Well, you won't be the first, but know this - if I'm a nut, I'm a rich and happy nut!

Some people think money is simply an evil necessity that was invented so we could buy all that great stuff we need and want. It is something you earn, then cash it in for all that neat stuff. A convenient form of barter. This is what we are taught, and this is what most people believe. Some may go a bit further and say that, if you have any excess, you can invest it to make more wealth. Well, those people are a bit closer, but still off the mark. I'll explain in a moment.

And here is another whammy - a ton of money does not constitute wealth! Wealth is far more than mere money - it is an attitude, a state of mind and a way of life. If you have ten billion dollars, but you are unhappy, unfulfilled, bored, without spirit, without humor, without good friends, then you are not wealthy. You may be rich, but you lack true wealth. Wealth is a natural byproduct of the right lifestyle. If you live the right lifestyle, and have the right attitude and state of mind, money will come to you almost automatically. Remember Carl, that nice, generous, friendly car salesman? His lifestyle, attitude and state of mind kept increasing the number of his customers, thereby increasing his wealth. The money was nothing more than a byproduct of his chosen lifestyle. By being a great guy, people came to do business with him, and his wealth grew accordingly.

We're getting close here, so pay attention. If you chase wealth, it will run from you, and evade you. Wealth goes where it is deserved, not where it is wanted or needed. The other dealer, Bob, chased wealth, and ended up a loser. Carl, on the other hand, did not chase it - he simply let it come to him. The wealth chased him. Why? Because any wealth that comes to you will be given to you by someone else. Someone who wants to do business with you. Before you can have wealth in your hand, someone else must place it there. It must come to you. And if you want people passing their cash into your account, you need to give them a good reason for doing so.

So now we are beginning to understand some pretty basic principles here, so let's take it one more step - what money does. Certainly, money buys a lot of things. But in and of itself, money has absolutely no

value. The value is only perceived by those who have or want it. Consider this: a man walks up to you and offers you a choice of either five million dollars or a Big Mac. Which one would you choose? Now let's say you are on a barren, desert island, starving, only inches from death. You find a bottle with a Genie in it, and he offers you a choice - five million dollars or a Big Mac. Now which one is worth more? Perception and circumstances create value.

And this brings us to the real power behind money: money is nothing more than a tool, like a hammer, a saw or a screwdriver. Ridiculous, you say? Ask yourself what you think a tool is, and what it does. Generally speaking, a tool is any object that is used primarily to construct something, or to change one thing into another. Money builds empires. It builds houses, churches, cars. Everything we have that we pay money for is built with money. Money is a tool. As such, a wealth seeker needs to realize that, like any other tool, it can only work for you if you have enough of it in your possession. If you trade your hammer in for a pizza, that hammer will now be working for someone else. And once you have eaten your pizza, you no longer have the pizza or the hammer. So, you need to hang onto as many tools as you can. Without tools, it is difficult, if not impossible, to build a future.

OK, so we know money only has a perceived value, and it is an effective tool for building a better future. The wealth seeker will realize that he can use that tool, and take advantage of the perceived value that others give it. He will invest that money, putting it to work earning more money. Businesses need that money, because its perceived value allows them to expand and profit. So, they borrow the money from investors (selling shares), and if all goes well, the investor receives a fair return on his investment. His tool is building a future. He leaves his profits in his investment portfolio, and now those funds are also making him money, and so on.

If you are beginning to get the complete picture, you will see that money must come to you because you live a lifestyle that attracts wealth (you are an asset). That wealth has a perceived value, and can be used as a tool to create more of the same (as long as you don't spend it - we'll get to that later, 'cuz we all have to eat).

For now, try to remember the guns and butter theory. Most people spend their extra money on "butter" items - things that make life a bit more fun. Luxury items. Then they grow old, and have nothing to show for it. They can't even afford real butter on a Social Security check. But wealth seekers put their extra money into guns (investments). Once the wealth seeker has all the guns he needs, you had better believe he can get all the butter he wants, whenever he wants it!

One more thing: money is transient; never static. It moves constantly. It comes to you, you pass it on when you use it. The object, actually, is not so much to try and hang onto it, though that is not a bad thing. The object should be for you to be the kind of person that attracts money (an asset, like Carl), and

to be in position for it to pass through YOU.

**Summary:** Money is not wealth. Money is a tool. You can attract it to you. You can give it away to others by buying stuff. You can put it to work building more wealth. Your choice. Choose well.

## WHERE TO BEGIN

It always amazes me that so many people are frustrated with being unable to get anywhere when they don't even know where they are now. I know that sounds strange, but it's true. People want to get ahead, and reach certain goals. Yet they do not even know where they are starting from.

Every journey requires a starting point, a route, and a destination. If you have no idea where you are, how can you possibly plan a journey to a chosen destination? You wouldn't even know which direction to go in. Therefore, before you start planning your journey to success, you need to know exactly where you stand right now. You need to take stock of your financial situation, your work, family - everything. You will need to know what your assets are, and what your liabilities are. And you need to be honest with yourself!

You need to know and evaluate every asset, because these will be your vehicle. You need to know your liabilities in order to plan your route in such a way that those liabilities do not become obstacles, or detours.

Assets consist of more than mere money, as you should know by now. Your friends and associates are assets. Your family support is an asset. Your state of mind, even your bright smile is an asset (if your teeth are good - otherwise, see about getting them fixed :o) Your skills, knowledge, training, hobbies - all of these are assets. And the same is true of liabilities - a bad temper is a liability, just like too much credit card debt is a liability.

To know where you stand, you will have to be painfully honest with yourself about such things. Evaluate them without bias. When you discover a weakness or liability, try to find ways to either overcome it, or turn it into an asset. How do you turn a liability into an asset? Not long ago there was a real "geek" who dropped out of college. He looked, talked and acted like a geek. Who would have thought that he would turn his geekish nature into such a powerful presence that we know as Bill Gates, of Microsoft. He knew he was a geek. And he knew that he could use that to power an empire. Everyone underestimated him,

ignored him. This provided him with the powerful element of surprise, and he used that weapon with great precision. Before Steve Jobs of Apple - or anyone else - knew what was happening, it was too late. And now, geeks are everywhere - even Best Buy has a "Geek Squad".

If you cannot turn a liability into an asset, at least make sure it is under control. Do not allow anyone else the opportunity to use it as a weapon against you. As for your assets, while evaluating them, look for ways to make them stronger. And seek out ways to maximize them, and utilize their full potential. If you have trusted friends, call upon them to assist you. Seek their advice. Let them try to punch holes in your plan - if they can, your enemies can, too. This shows you where your plan must be reinforced. Brainstorm with friends and family - even children. You will be surprised at the things a child's imagination can come up with. One man asked a classroom of first-graders what they would use strips of velcro for - he was fishing for ideas. One tyke blurted out, "I'd glue 'em on my shoes because I can't tie my shoes yet." I think you can guess what the next hot product was in the stores.

Your computer is an asset, but are you using it to its full potential? I sell my books on the Internet. I consult with clients via email. I surf the web gathering up useful info on various topics that currently have my interest - I may use some of that info to write more books. I find properties to buy at the online MLS sites, and use the internet to find buyers.

My computer keeps my books (accounting). It schedules my tasks and keeps me organized (which is no easy task for a man with A.D.D.). My computer burns the masters of CD's that I market. It prints books and business cards. It produces brochures. I even used it to add depth to my daughter's education. I shop on the Internet, saving gas, time and traffic jams. And I even use my computer to edit my works before publication. I save on long-distance charges by using email to chat with friends and relatives.

Do you have a hobby that you are an expert on? That is a great asset. People pay good money to learn from experts. Or maybe your hobby can produce income in some other way. If so, you can turn it into a part-time business that will put thousands of dollars in your pocket each year even if it doesn't earn you a dime by providing great tax deductions.

**Summary:** Spend some time finding out more about where you are. Make sure you know where all your money comes from, and where it goes. Know and evaluate all assets and liabilities, and maximize their potential. Once you know where you are, it becomes much easier to figure out how to get where you want to be.

# MOVE FORWARD BY GOING BACKWARD

Everyone knows you must first dream, then plan, then do. It is virtually impossible to succeed any other way. You cannot expect to put a plan into action if there is no plan. And if you act without a plan, it is doomed from the start. Furthermore, you can not devise a solid plan if you have not already dreamed an idea upon which a plan is put together.

Unfortunately, our society berates dreamers. They laugh at them, and belittle their dreams. So most people have given up dreaming. Bad move! Since the dream is the first step toward accomplishing anything, forget about those other people and go ahead and dream. Dream big! Bigger than you really expect. Why? Simple mathematics and trajectory (physics), following the laws of nature. Have you ever shot an arrow, or a gun? Have you ever thrown a baseball? Whenever you aim at a target, you must aim high, to allow for trajectory - the natural drop that occurs because of gravitational force. And even in life, while seeking wealth and aiming for a goal, there are forces at work that will create a trajectory. There will be obstacles. There will be detours as the unexpected pops up. So, if you want to get to the top of the mountain, you must aim for the moon. Aim high when you dream and plan, or I guarantee you will fall short, and be disappointed.

I can't give any pointers on dreaming (everyone has different goals), but I can tell you this: it is only the first phase. There must come a time when you stop dreaming long enough to put together a plan, then work that plan. Don't dream your life away - act on those dreams.

As far as planning is concerned, however, I have a very definite pointer for you. Brace yourself, as this will fly smack dab into the face of conventional thought and all that you have been taught, but after you hear it, and really think about it, you will probably come to the sudden realization that it is the only way that it can work. No wonder all those others aren't getting anywhere!

Two words: **PLAN BACKWARDS**. Dumb, huh? But think about it for a moment. You are here. You want to be there. You must plan a route, an itinerary. Conventional wisdom dictates that you put one foot in front of the other until you get there. Sounds logical enough - if you're going on vacation or something. But life's goals are different - everyone has different goals. You simply cannot say, "OK, I'll do this today, and this other thing tomorrow, and eventually I will get to that goal." Why not?

Because life does not follow a mathematical plan. It is not a smooth function. There are obstacles, detours, enemies, and a bunch more Indians than Custer had ever imagined. THAT is life.

Your first step is not to plan what to do today. Your first step is to determine exactly where you want to be, and when. This is because, if you want to go to L.A. for a certain ballgame, it just isn't good enough to simply reach L.A. You must reach it on time. The purpose of the journey is crucial. So, let's say you want to have a net worth of "X" dollars in ten years. Be specific. Now the average person would then go about making a plan, starting with what he will do today to get started. Wrong! Since he has no way of knowing if that first step is sufficient for having "X" in ten years, he is just guessing and hoping. As a wealth builder, you must do it backwards. Your plan would go something like this (simplified, for purposes of the example): In 10 years I'll have \$X in net worth. Assuming I can make my wealth grow at a rate of 25% per year (bear with me a moment), this means I will need to reach 4/5 of \$X in 9 years, which we will call \$Y. And in order to have \$Y in 9 years, I will need to have accumulated 4/5 of \$Y in 8 years, which equals \$Z.

You would keep following it backward until you get to the here and now - what would you need right now, so at 25% per year it would grow to \$X in 10 years.

Now you say, "Hey, where the heck would I come up with a lot of money today, and how could I earn 25%/year?" Real estate, for one - 97% of all millionaires made their fortunes in real estate. Let's say that, by hook or by crook you can get your hands on \$3000. Using the "Special Option" technique in real estate (detailed in "The Simple Man's Guide to Real Estate") you could option a \$150,000 property and easily make 10% profit, or \$15,000. After taxes, maybe you would net only \$10,000 or so. And let's say you only do this once this year. You now have \$10,000 plus your original \$3000 investment back - \$13,000. That's more than a 400% return (not just a mere 25%)! Therefore, you could easily reach your goal when your yield is so high. That is the power of knowledge in real estate, which is why I chose it for my own career.

So, if you know exactly where you want to be, and plan backwards, you will know exactly what you must do - and what you must have - at each step of the way. This is how a good plan works, and since it is wealth you are after, get used to planning things backward.

In more real terms, let's say your goal is to be a successful veterinarian in "X" years. You would have to work backwards to determine at exactly what point you must graduate from college, then backwards to see how many credits you must earn each year to accomplish that (assuming night school, at your convenience). If you were to plan forward, and simply guess what you must accomplish by any certain point, you would most assuredly miss the mark, and it might take many more years to be that veterinarian.

Plan Backwards. It's the only way that works. Once your plan tells you what you must accomplish in one year, you need to break that year into quarters, then break the first quarter into weeks, and the first week into days, so you know exactly what you must do today. And as each new week approaches, you must also break that down into days. Always moving toward the goal, but in small pieces. If you try biting off more than you can chew today, you will get discouraged and likely give up.

Think of your goal as a cow, and your plan is to eat that cow. You can't just pull up a chair, grab the A-1 and start eating that cow - you can't do it. It's too big. Duh! Instead, you would 1) take said cow to local butcher guy, 2) have local butcher guy cut said cow up into steaks, chops & burger, 3) put it in your freezer (if you don't have one, procuring one would be step 2), and 4), eat a burger or chop or steak every day, until you have eaten that cow. If you need to eat the cow by a certain date, determine how much beef you gotta stuff down your gullet each day by planning backwards. Then pass the A-1. (Detours happen. Include contingencies in your plan, such as a BBQ for all your friends). If you think you will need to have fish or chicken once a week, for variety, then make sure you calculate those lost days into your plan, and eat more beef on those days you eat beef.

Now that you have a plan, you must work the plan; put it into motion. This is where you will need some logic and common sense, as well as drive, determination, ambition, persistence and all that other stuff you read about in those other self-help books.

Keep a daily calendar, or journal. Have it in writing as to exactly what you must accomplish each day, and try not to go to bed at night without having done it. Don't worry if you fall a bit behind, so long as you catch it up in the next day or so. If these "behind" things grow too much, like credit bills, they will get out of hand and you won't be able to catch up. Then you can kiss your goal good-bye, or at the very least you will have to reschedule it. So plan wisely, and break things up into bite-sized pieces. Do not try to take on too much at once.

Each night before I sack out, I write down the things I must do tomorrow. In the morning, even before coffee, I read that to-do list again.

Now for some grand advice - tackle the hardest, dirtiest, meanest tasks first. You are fresher in the morning - not all worn out from a day's work. Better yet, by getting those nasty ones out of the way early, it is much easier to look forward to the rest of the day. The rest of the day will be a piece of cake, and you can end the day on a good note, which helps keep you in the state of mind that is crucial for building wealth.



And don't think you have to do it all by yourself. Don't be afraid to enlist some help when needed. It is better to give up some cash than to fall behind schedule. I have discovered that money is a replenishable resource - time is not! Once you lose a minute, it's gone forever, and cannot be replaced. Ain't no such thing as getting to the Pearly Gates and saying, "Lord, I would like to renew my subscription. Or could you just extend me a loan of a few more years?"

Nope! If given a choice between losing time or losing money, I will always opt for losing the money. Because if I have time, I can make more money. But having money cannot buy me more time. When my number is up, it's up, and that's it.

I do not allow myself to retire at night until I have, at the very least, made some progress toward my goals. And my goals are always in a state of flux - liquid - ready to be changed at a moment's notice if necessity dictates. I do this because things change, and I change. I may set a goal for ten years hence, and in three years I may discover something that "outdates" my previous goal. As an example, in 1991 I had finished writing "The Simple Man's Guide to Real Estate", and my goal was to find a publisher and have it in the stores by 1993. In 1992, we began hearing about something called the Internet, and more mysteriously, the World Wide Web. My goals changed dramatically - why settle for a small royalty when I could have the whole pie? And by the time 1993 rolled around, I had already sold more copies on the Internet than I had ever expected. Eventually, I turned the rights over to IntelliBiz, which I founded with some investor friends and began offering the entire program - including software and personal mentoring - at cost (not-for-profit). Why? Because by keeping the price down to cost, more programs would get distributed, more people would earn good money, and they in turn will throw more money at me when I am ready to publish my next book (like this one). I will gladly give up a million in order to bring in three million. Again, it is the same principle that can make you wealthy. As it says in a great book I have read many times, if you want a great harvest, you must plant good seed in fertile ground. Give, and you shall receive. And you need not be a Christian - or even religious - to find the proof in that. Just ask any farmer.

By the way, here's another secret that is understood by few, but if you take it to heart, it will improve every aspect of your life: Love, respect and happiness all have one ironic trait in common - you can only have them when you give them away.

**Summary:** Plan the work; work the plan. Plan in reverse to insure success rather than willy-nilly forward movement. And remain flexible, because life is not stagnant.

# TO THE FUTURE

We kind of beat around this one earlier, because all of these secrets are really intertwined, and should not be taken separately. They must mesh together to form a seamless tapestry that is your life.

You must realize that the road to financial security lies in investing for the future, and making your money grow. The difficult part for many lies in not having enough income to be able to invest. We will get to this later on, but for now let's take a closer look at why it is so essential, and exactly how it can create wealth. How much money is really needed, and where should you put it (assuming you can get your hands on some)?

By now it is hoped that you truly understand and appreciate the "Guns & Butter" theory mentioned earlier. If you do, the rest will be made so much simpler to understand. The basic premise is this: if you are willing to do for a little while what others are not willing to do at all, eventually you will be able to do all those things that the others can only dream about. In short, play now, pay dearly later, or pay a little now and play dearly later. Your choice. By going without some of those nice extras and putting that money to work, the day will come when you can have much nicer extras - all you want - and not have to worry about paying for it later.

Understand this simple, yet ever-so-true principle: If you spend a dollar when you are 25 years old, you get one dollar in value (theoretically, anyway). A spent dollar is worth a dollar. But if you save and invest that dollar at 10% APR, when you retire that dollar will have grown to \$48.

Putting this into perspective, a 25 year-old who spends \$5000 that year on CD's, movies, pizza and other nonessential items, that person has not spent \$5000 - he has spent a whopping \$240,000 worth of his future. If he spends \$5000 per year for 4 ½ years, he has blown over a million dollars out of his future.

Try to imagine every dollar that you have spent since adulthood that didn't really need to be spent, but it was "fun at the time". Now just try to imagine all the millions you won't have because of those countless little flings. Chances are you no longer remember most of them, and no longer have anything to show for it all. I can almost hear you weeping.

On the other hand, if that young man had invested those funds and waited until he was 39 to spend those dollars, two things would become apparent:

- 1) he will have a lot more money at his disposal, and
- 2) each dollar he spends will only cost his future \$16 instead of \$48. This is because it would have only missed growing for 28 years instead of 42 years.

By saving now and spending later, not only will you have much more, but that which you spend will provide greater value because it takes less from your future.

At 10% per year, your money will double in seven years. At 15%, it will double in around 5 years. Hence, \$10,000 invested at 15% at age 30 will grow to 1.28 million by age 65. As an avid real estate investor, I have devised investment strategies that have been known to regularly yield from 100-600% per year, and in some cases, the yield is infinite because no cash is even invested, yet I get a good profit. Imagine getting a 600% yield on a \$10,000 investment, even once! That would come to a whopping \$60,000. And if you were to invest that \$60,000 next year, again at 600%, your net worth would climb by \$360,000. With real estate, it is possible.

But what if you could profit \$10,000 cash from a property in which you invested nothing? You would have an infinite yield. Some of the techniques I have developed over my 30+ years of investing do not require any cash or credit at all. I like that, because not only is the yield infinite, but it also leaves my working capital available for making even more profits on other investments.

For those of you who may be skeptical, I have posted actual courthouse documents on the Internet that show that a client I taught had made \$16,000 cash in a single day, without investing a dime. He merely arranged to buy a property at one price, then resold it at the same time - all at the same closing. He needed no money, since his buyer was putting up the money. He needed no credit because he was not going to hold this property. Really quite simple, and the recorded deeds, dated the same date for both the purchase and the sale make it easy to see how such huge yields can be made, even if you have no assets of your own. You may find these docs at <http://www.intellibiz.com/docs.html>. Understand this one proven fact, however: nothing - nothing - has made more millionaires out of ordinary people than real estate. Period.

After viewing those docs, you must realize the truth - if you do not go forth and create wealth for yourself, it isn't because you can't - it's because you won't! The individual who put this deal together and pocketed \$16,000 was homeless, living in a beat-up van with a blown engine in Wilmington MA. He had no money, no job, no credit - nothing. And he created wealth that day, from thin air. So, if you still have an excuse for not building wealth and investing, I'd like to hear it :o) When you are finished with this book, get out there and get going. There is nothing stopping you except you. My purpose for putting this

little book together is solely to show you how. What you do with that knowledge, if and how you use it, is completely up to you, and you alone. And if you want to learn more about such things, and how they are done, don't be afraid to check out "The Simple Man's Guide to Real Estate" at <http://www.intellibiz.com>. It costs nothing to look, and you will find a lot more great info, such as the complete (and free) Credit Restoration Manual, Debt Reduction manual and lots of other helpful tips and freebies worth checking out. And because it is offered by a non-profit, the entire course, which teaches how to invest in real estate without cash or credit also includes all the tools necessary for success - including FREE MENTORING by professional investors - all for under \$100 complete.

OK, now that we finally got that shameless plug out of the way, let's get back to the business at hand. You should realize by now that a dollar saved today is more valuable than a dollar saved tomorrow (compounding interest that grows money). Conversely, a dollar spent today will cost you more than a dollar spent tomorrow. But there is one more point here - a dollar spent at any time is worth less than a dollar saved at any time. So, if you like worth-less dollars, go ahead and spend 'em all, fast as you can. But if you are like me, you want to squeeze every bit of value out of a dollar that you possibly can. And that means saving and investing. Later, I'll give you some pointers on how to find money to save and invest. For now, just understand that it is the only road to sustained wealth, and financial growth.

**Summary:** The surest road to growing wealth is through wise investing. And there are no excuses for not following that road.

## LIVE WITHIN YOUR MEANS? MAYBE...

Now here is a secret you almost know. I say "almost" because it will sound familiar, yet is somewhat different from the version that has been going around for the last few centuries. It seems that every father feels obligated to tell his children to "live within your means". Pretty good advice, on the surface. But there are two tiny little problems with that advice. If you live within your means, human nature being what it is, that's just like saying, "Spend every dollar you make, and don't spend those you ain't made yet". And those are the problems. If you spend every buck, there's nothing left to invest. And if you don't spend money you haven't earned yet (use credit), you cannot maximize your earnings, and grow more wealth. Therefore, the way this secret should be worded is "live below your means, and if you use credit, use it wisely for things that appreciate in value."

Money is not stagnant - it is always moving. Even when you put it in the bank, it moves as the bank invests it so they can pay you interest. Therefore, if you aren't growing it, you're blowing it. Plain and simple.

Living below your means does not mean you must live in poverty. It simply means that you choose to not spend every dollar you make. It also means that you will use your intelligence, imagination and logic to find alternate ways of accomplishing things, at less cost. Instead of spending \$30 taking the clan out to a movie with popcorn, spend \$3 to rent a video and buy a box of Orville Redenbacher popcorn. You'll find the seating at home to be more comfortable, the movie entertaining, and the popcorn won't taste like buttered cardboard. You save money on the movies, money on gas, and you save time. Even once a month, this saves roughly \$300 per year.

Living below your means (aka living wisely) means that instead of spending \$3000 on a ski-mobile that you will use maybe four or five times each year, you would rent a ski-mobile for those times. You save thousands of dollars, and you won't need to house it, fix it, gas it up, pay for registration or pay the taxes on it.

Time enough to own one after your future is secured and you need to find ways to get rid of some of your money. And even when you do buy one, you will have learned how to deduct it from your taxes (you'll learn stuff like this later).

Old man Walton, who founded Wal-Mart and Sam's Club was noted for wearing coveralls and driving a '52 Chevy pickup truck up until his death. Rumor has it he could easily have afforded a few Rolls Royce autos, whereas he was the richest man in America.

When you see people driving a Mercedes and wearing a Rolex watch, you say, "Wow! He must have money." When I see someone driving a Mercedes and wearing a Rolex watch, I say, "Wow! He must have had money, but he has a lot less now." Such things are status items, and status items are always prohibitively expensive, and are designed to separate a person from their wealth. I know a lot of people who want others to think they are rich (but they aren't - they are merely well off) who surround themselves with expensive status symbols. It's a form of bragging. I also know some truly wealthy people, and by and large you would never know they are wealthy by looking at them. They drive a Chevy or a Ford, live in nice, yet modest homes and dress casually. And they live this way for some very good reasons - reasons that those other spendthrift fools just don't understand.

**Reason #1:** By living modestly yet comfortably, they save more money, which is then invested to make them even wealthier. They would rather have wealth than a Mercedes. Consider: two people, each has \$500,000. One buys a Mercedes for \$60,000, the other buys a Ford Escort for \$10,000. Each invests the balance of their money at 10%. In ten years, the guy who bought the Escort will be \$100,000 richer than

the guy who bought the Mercedes. If the Mercedes guy also buys a \$300,000 home, a Rolex watch and Italian shoes, while the Escort guy buys a \$200,000 ranch, a Timex watch and gets his shoes at PayLess, the Escort guy will be more than three times wealthier than the Mercedes guy in ten years. While the Mercedes guy is spending, the Escort guy is investing. You cannot earn wealth from money you spend.

**Reason #2:** When people see that you have money because you drive a Mercedes or wear a Rolex, you become a target. Every sales person in the country will be approaching you and trying to sell you something. They can see that status is important to you, and if they have status items, they know you are an easy mark. Worse, unscrupulous people may file nuisance suits, just so you will settle, because it's cheaper to settle than to fight them.

**Reason #3:** The truly wealthy, if they are wise, have learned that the best things in life have little to do with money. In fact, money can actually get in the way of good friendships and community camaraderie. While people may respect your wealth, they may be a bit put off by it. They may assume that, being wealthy, you are also snobbish when it comes to the "little people". It's kind of like being the prettiest girl in school - you are so pretty that all the guys think they don't have a chance, so no one asks you out except for those dumb jocks who think they are God's gift to women.

**Reason #4:** When everyone knows you are wealthy, you can never be certain of a person's motives when they befriend you. Are they really a nice person, or are they just trying to get closer to your money? I know a man who had been quite successful, financially, and all of his romantic adventures went sour. It seems every girl he met was more interested in his bucks than in him. Lonely and hurt, he decided to live and act like he was poor, but struggling to do better. Then when a gal showed interest, he knew it wasn't because of money. He married one of those gals, and has been happily married every since. I know, because I am that happily married man :o)

**Summary:** The point, of course, is that your financial situation is best kept secret to some degree. Keep 'em guessing. By doing so, you become wealthier, and happier. Live below your means, but not to the point where you are giving up too much. Enjoy dessert, but remember that dessert doesn't have to be extravagant.

## FINDING YOIUR NICHE

Everyone knows this secret.. But what you may not know is that, taken alone, without the previous eight secrets, they are nearly worthless. Having someone tell you this secret without telling you the other

eight is like having someone tell you the punch line without first reciting the joke - you just won't get it!

OK, so you've followed the first eight secrets and you are ready to move on (of course, in real time the previous eight steps may take months to effect). You are now ready to find the method of getting from here to there. After all, you can't expect to sit in front of the tube watching NetFlix all day while the wealth just rolls in - this might happen later, when your money is doing all the work. But for now, the effort must be all yours.

Choosing a method may not be easy. You may need to find something that you feel comfortable with. Perhaps it will be something that relies on your specific skills or education. Then again, it may well be something that, for now, is totally unique, or even unfamiliar to you.

I did not start out as a real estate investor. My education was in Theology, and in business. My skills were as a musician and carpenter. Weird, huh? But I realized that none of the above were capable of getting me where I wanted to go, in a reasonable period of time. Sure, an MBA opens doors to a great income, but a great income from working for a corporation just wasn't good enough, and the stresses from all the competition and ladder-climbing did not appeal to me. Nor did the backbiting, and hectic routines of that kind of lifestyle.

I chose real estate partly because I understood it, and knew it was capable of creating huge wealth in a short time. I knew this because my dad had been an investor. I knew, too, that real estate was the one career that did not require a costly education, and anyone could do it, as long as they were willing to learn the basic ins and outs. And I also knew that you don't need money or credit to get started. Since I had neither, at first, it was a great vehicle to pursue.

You may want to consider real estate, yourself, for some of those same reasons. Or, you may decide to choose consulting in your area of expertise, or writing books, or marketing products. You may simply decide to turn a hobby into a moneymaking business. Frankly, there are almost as many methods as there are people.

So how do you discover your method? If you have followed the previous eight steps, you should already have a fair idea on some possibilities. In the section about discovering and evaluating your assets, you may have found an opportunity that you hadn't thought of before. Keeping an open mind, letting your imagination run free and learning new things are the keys to uncovering your method.

Which method you choose may be determined by your needs and goals. For example, if your goal is to get there fast and solid, you might choose to learn how to invest in real estate. You certainly would not choose a method that only increases your net worth by 10% a year. If your goal is to have your name become a household word, you may choose something that has potential to be high profile, like authoring a best seller.

Only you can choose your goals, and determine which method is best suited for achieving those goals, based on the assets you have available to you or the assets you can get your hands on, such as books that will teach you what you need to know.

If you do not have a college education, you would probably not consider choosing a method that relies heavily on a degree. If you do not like crowds, you would avoid methods that place you into crowded situations. If you love the limelight, you may consider a method that puts you there, and takes advantage of your endearing smile.

In all truth, the method does not matter much, except that it fills your needs and you can learn to enjoy it, and it suits you.

If you find yourself having difficulty choosing a suitable method, try making a list of all your assets, skills, training, special knowledge, likes and dislikes. Then ask friends and relatives what they think would fit nicely, based on that list. This is pretty much what those aptitude tests do - they find out what you like, and what your strengths are, then determine what careers might be best suited for you. Brainstorm with people you know and respect. Make a party game of it, so your friends can do the same. Maybe some of them will profit, as well.

This is one of the reasons that, later on in this book, I will ask you to please tell everyone you know and care about that this book is worth having handy. The more people in your circle who profit and succeed, the more your own wealth will grow. After all, how are you ever going to attract any money away from people who don't have any? Help others to prosper, and you become valuable to them, to the point that they will try to help you prosper. In this way, both of you enjoy greater wealth. If you can't make any money from the poor, then you should work to help them prosper. And now that they have money, you can bring more of it home to papa. It's like planting corn - if you plant a single kernel, it will grow and produce about 1000 kernels. You eat 900 of those kernels, and plant the remaining 100, which in turn will produce 100,000 kernels. And so it goes. Before long you are producing so much corn that you are selling all the excess, turning it into more money, which can then purchase more seed for other crops.



You grow and prosper. And there is food enough for everyone.

**Summary:** Choose a method to take you where you are going. And assist others in getting there, too, so more wealth is made available to you, and you gain the "protection" of others who value your contributions to their own futures.

## SUMMARY OF SECRETS

**Secret #1:** If you are a product of your environment (as we all are at first), you must become a product of your own design. Otherwise, you will never be you. You will only be a compendium of others around you. And if you are not the "you" that you were meant to be, how can you expect to achieve happiness and wealth? As children, we have no choice but to be molded by others. But once we become adults, we have a responsibility to ourselves to take charge of our own lives. If you do not make a conscious decision to redesign yourself and repair the damage, you will never succeed to the extent that you could have. Reevaluate your beliefs, and make sure they belong to you, and that there is no doubt in your mind that you know the truth, at least to your complete satisfaction. Nothing will do more to derail your attempts at success than to have your beliefs conflict with reality, or to have doubts in your own beliefs. If you cannot verify your beliefs to your complete satisfaction, cast them out and replace them with beliefs that you have proven to your own satisfaction.

Conflict has but one result - destruction. If your beliefs conflict with reality, you must change your beliefs. By removing conflicts from your life, you will have an unobstructed road to travel. In short, if you question whether or not you are all that you can be, it is time to take a closer look as to why that is, and make the changes that need to be made. It won't happen by itself, and no one else can do it for you. Decide the person you want to be, then do whatever it takes to be that person.

**Secret #2:** Learn from the past, then put it behind you. The only things you should take from the past are warm memories and lessons learned. Everything else should stay where it is - in the past. Let past and present experiences be reviewed and learned from, making you more capable of coping with fear, stress and failure. And start looking at fear, stress and failure as valuable allies in your quest for success.

**Secret #3:** Be as asset to those around you - always. The greater the success you desire, the more of an asset you must be, to as many people as possible. Remember - you enjoy your own assets. And so do other folks. If you are one of their assets, you fall under their protection, and they will cater to you, just as they would any of their other assets.

**Secret #4:** Your real education begins after school, not in school. Never, ever stop learning. Learning is the substance that fuels growth, and growth is necessary for success.

**Secret #5:** Money is not wealth. Money is a tool. You can give it away to others, or you can put it to work building more wealth. Your choice. Choose well.

**Secret #6:** Spend some time finding out more about where you are. Make sure you know where all your money comes from, and where it goes. Know and evaluate all assets and liabilities, and maximize their potential. Once you know where you are, it becomes much easier to figure out how to get where you want to be.

**Secret #7:** Plan the work; work the plan. Plan in reverse to insure success rather than willy-nilly forward movement. And remain flexible, because life is not stagnant.

**Secret #8:** The surest road to growing wealth is through wise investing. And there are no excuses for not following that road.

**Secret #9:** The point, of course, is that your financial situation is best kept secret to some degree. Keep 'em guessing. By doing so, you become wealthier, and happier. Live below your means, but not to the point where you are giving up too much. Enjoy dessert, but remember that dessert doesn't have to be extravagant.

**Secret #10:** Choose a method to take you where you are going. And assist others in getting there, too, so more wealth is made available to you, and you gain the "protection" of others who value your contributions to their own futures.

**Special Secret:** Love, respect and happiness all have one ironic trait in common - you can only have them when you give them away.

## **PART II - TURNING THINGS AROUND**

# CRITICAL THINKING - UNCOMMON SENSE

**[NOTE: *The following examples may often appear political, but that is not the intent. They are political because they are big, important issues we all have become familiar with, and chosen for that reason*]**

## ***Critical Thinking as Defined by the National Council for Excellence in Critical Thinking, 1987***

Critical thinking is the intellectually disciplined process of actively and skillfully conceptualizing, applying, analyzing, synthesizing, and/or evaluating information gathered from, or generated by, observation, experience, reflection, reasoning, or communication, as a guide to belief and action. ***Critical thinking is self-guided, self-disciplined thinking which attempts to reason at the highest level of quality in a fair-minded way.*** People who think critically consistently attempt to live rationally, reasonably, empathically. They are keenly aware of the inherently flawed nature of human thinking when left unchecked.

Okay, so maybe that is a bit intimidating. So here is what it boils down to: Intentionally looking at stuff by applying reason and rationality to experiences, observations and study. In other words - digging down to the core of something to find out what makes it tick. Then come up with reasonable methods to deal with it.

Critical thinking requires that you look below the surface and dig as deeply as you can. It is important if you are to understand the world around you better, and in understanding, find ways to utilize it to better your own life. The more you understand, the easier it will be to succeed.

Part One touched on some of the aspects involved in critical thinking by showing how to dig down into things like stress, fear and failure, and discover how to use them to your advantage. You also saw how critical thinking helped me to create a new understanding and stronger belief in the Bible, which removed doubts and conflicts, making me more confident.

That is what critical thinking can do. It requires asking the right questions, and a willingness to set aside pre-conceived beliefs. It takes research and persistence. It is not the easiest thing to do at first, but with constant practice, it becomes habit.

The ultimate goal is to find success by solving problems. In order to solve big problems, it is crucial that

the true depth of the problem is properly identified using critical thinking - uncommon sense.

The rest of this section is devoted to providing a few examples of using critical thinking to come up with (possible) solutions to problems. Since I do not know exactly what problems you may face, we will concentrate on issues ripped from the front pages of today's news. By the time you read this, these issues may have been fixed, but this is only designed to show how critical thinking (uncommon sense) is used.

## **STUDENT DEBT**

The issue of student debt is complex because it is two-pronged, and because the problem involves both future students and past actions of previous students, and both are unique and require different solutions. And we must understand that any workable solution will not please anyone 100% - there must be some give-and-take. A compromise.

Dealing with the latter first, it is always difficult to get a "do over" in real life, which is precisely what some politicians are calling for as of this writing. There is some degree of "right" on both sides of the issue, which is all the more reason to find common sense solutions that incorporate the better points of each - helping students deal with the cost while not allowing it to become an expensive entitlement that is unaffordable.

On the surface, it seems rather cut-and-dried: the student applied for credit and signed a contract agreeing to repay that which he/she borrowed. Under the law the student is obligated. In addition, any debt forgiveness must result in either the lender taking the loss and not get his money back, or the American taxpayer repays the lender, letting the student off the hook. Neither of those options are viable - it either harms the lenders and the economy at large, or it harms the taxpayers, which also harms the economy at large. And the student, though benefitting financially, learns that he/she can get away with not paying their debts. And that mindset harms the student, perhaps for life. No one wins, everyone loses. (Some politicians try to claim that it would be paid for by taxing the wealthy, but the math says even if you take ALL of the wealth of all of the wealthy people, it would not pay for debt forgiveness, estimated to be \$30-40 TRILLION.

Okay, so THAT won't work, based on critical thinking. So let's drill down a bit.

The next step is to play around with other possible options, or combinations of options. Critical thinking would bring the realization that many of these students have the education and skills that certain related employers require. One option to flesh out: employers could offer to repay a student's debt in exchange for the student working for that corporation for a certain length of time at a slight reduction in salary. Both parties win.

Other students - the ones who chose a degree that offers no marketable skills, or skills that do not pay much, may need to expand their education to work up to a more marketable degree. Liberal arts degrees simply do not make a student enough money to pay student debt. In this scenario a corporation could help cover the cost of an expanded education in exchange for the student using his/her new skills for the corporation.

You will notice that neither of these options make the student 100% happy - and it should not. After all, the obligation was on the shoulders of the student. But the student does come out ahead, and it makes the debt easier to pay. Compromise.

With more critical thinking, you may be able to come up with more, or better options. Just understand that the objective is not forgiveness - it is simply to make it easier for the student to meet his/her legal and moral obligation.

We can do more about the potential debt of students yet to come, because it is easier from a position in the present to fix a problem in the future that, as yet, is only a potential problem. Kinda like Scrooge and the spirit of Christmas yet to come - it can be changed.

Analyzing underlying facts pulls up the fact that the government provides every college and university with taxpayer money - taxpayers subsidize these institutions with a wide variety of grants. As stated in Forbes, "Federal student financial assistance has enabled colleges to raise tuition fees dramatically, as they take advantage of loan and grant programs to extract most of the federal largess for themselves. In an era of relatively high income and estate taxation, tax privileges conferred by the federal government have helped institutions like Harvard build extraordinarily large endowments". And Harvard's endowment fund currently holds (in 2019) a whopping \$40.9 billion — a \$1.7 billion increase from the previous year. So I would have to ask - why on Earth do they need \$40 billion, and why is it increasing at the rate of nearly \$2 billion a year? Should taxpayers continue funding these institutions with taxpayer funds, when most taxpayers could never dream of going to Harvard?

My first suggestion for making college more affordable, requiring less student debt, would be to end government subsidies to colleges and universities, and perhaps even limit the amount of money in their endowment funds, forcing them to reduce costs further.

Student debt could be lowered further by giving incentives to corporations to fund a students' tuition in exchange for having the student agree to use his/her skills to the benefit of the corporation for a certain length of time. This is no different from athletic scholarships - a team owner sees an athlete's potential and offers to help pay for their education if they will play for that team.

Further investigation shows that there is much less cost to the institution to teach students online. Yet, the cost charged by the institution is nearly the same. Online degrees from ANY institution should be charged based only on the cost to the institution, with a fair profit margin for that institution. When an institution can cut costs substantially by changing the format, then those cost savings should be passed on to the students.

And here is a kicker - most college educated students will never get those Top Jobs. Many would have fared much better by going to a trade school. Most trades pay nearly as well as professional careers, and often more. They would have virtually no student debt, would make good money and have nearly guaranteed employment (they could open their own plumbing business, for example). And as icing on the cake, it would help reduce college tuition because a serious reduction in college applications would force colleges to compete for the students that remain. Competition always results in lower prices.

In the foregoing solutions, student debt is greatly eased, and sometimes eliminated, without the need of creating an unaffordable entitlement designed primarily to obligate students to a particular party. Talk about a "quid pro quo"!

The point is, by using uncommon sense, solutions can be achieved that are fair to all. Only corrupt politicians and people seeking a "free ride" would ever consider a "feel good" plan of forgiveness that has not been thought out at all and ultimately only serves to hurt everyone while making things worse.

## **MASS SHOOTINGS**

In 2020, mass shootings have been a bone of contention, pitting the 2nd Amendment of the Constitution against a cadre of liberals seeking to impose strict gun controls, and in some cases, outright bans. But the issue, in reality, has little to do with guns, making the fight one that will not end well for either side

unless and until honest people begin to address the true issues, and not one made up by people seeking power over others.

Let's look at some actual facts that are backed up by the evidence (these stats will not be told to you by the anti-gun media and politicians):

- Guns can take lives. But guns can also save lives. Banning them throws out the baby with the bath water
- Guns are inanimate objects. They require a human to make it kill. Ergo, the problem is the person who kills, and not the tool used. More murders are committed with blunt objects like hammers than with assault weapons.
- In 2018 murders by firearm was 10,265 (down 10%). In that same year, CDC and the FBI state that upwards of 2,000,000 people either brandished or used a firearm in self-defense. It appears guns saved many more lives than they took
- The highest murder-by-firearm rates are in cities where gun laws are strictest, and cities where murder-by-firearm are lowest tend to have lax gun laws
- Assault weapons are fully automatic firearms. Assault STYLE weapons are SEMI-automatic hunting rifles that have been dressed up to LOOK like assault weapons. Putting a Rolls Royce hood ornament on a Volkswagon doesn't make it a Rolls. Anti-gun people know this - they just don't want YOU to know it, so they can get away with banning more guns.

Uncommon sense coupled with statistics by the DOJ, FBI and the CDC makes certain things quite clear. All deaths by firearm, regardless of whether or not it is a "mass shooting", are actually much less than deaths by other causes - causes that are not creating alarm among those pushing gun controls. In fact, according to FBI statistics and the CDC, more people are murdered with a hammer than by any type of rifle. So it does not seem to make sense that the anti-gun crowd would target "assault-style" weapons (which, by definition, are NOT assault weapons at all). This suggests that the anti-gun movement is not about gun safety at all, or even murders, but is strictly political in nature.

Let's consider whether gun laws will solve the problem. Laws, no matter how well intentioned, and no matter the hype that surrounds them, will rarely have more than an inconsequential effect on ANY criminal activity. There are laws against rape - but rapists still rape. And despite the law, bank robbers still rob banks, and tax cheats still cheat.

Perhaps most important: **killers kill**. They have been doing that since long before any firearms were

available - Cain killed Abel. And if you take away every gun on the planet, they will STILL kill, but with different - and often more terrible - means. Look at 9-11, where a few boxcutters helped terrorists gain control of massive airplane "bombs" that murdered 3000. Or the Boston Bombers who killed and maimed with pressure cookers. In London where guns are banned, killers kill with knives. And let's not forget chemical weaponry, or biological agents. Killers will kill. Guns have nothing to do with that, but in the hands of law abiding citizens those guns can help save lives. To stop a bad guy with a gun takes a good guy with a gun. And the bad guys will always have guns, no matter how many laws are passed.

Gun control laws do not stop any killer. Criminals do not obey laws, so the only people affected by gun control are those honest citizens wanting to be able to defend themselves and their families. If a criminal or unstable mind decides to kill, no gun control on Earth will thwart him or her. After all, if they do not fear execution for a mass killing, does anyone really believe they will fear a slap on the wrist for violating some gun law? Not hardly!

Laws do not prevent crime - they merely punish those who are caught violating them. Laws do not protect the innocent, but they do manage to fool them into thinking they do. And the only people who are punished and suffer from gun controls are the honest, law-abiding innocent gun owners who lose their Constitutional Right to self-defense, or right to defend family. The criminal who violates gun laws and goes out and kills will be punished for killing - but NOT for violating the gun laws. After all, does anyone believe the courts would sentence a mass murderer to execution PLUS 5 years in prison for possession of a gun? Killers do not fear - or obey - gun laws. Only honest citizens do.

Gun laws do not protect anyone from crime. They only punish those who violate them, often making criminals out of honest, peaceful citizens who only want to feel secure in an ability to protect themselves.

**If we really want to reduce mass shootings, Uncommon sense would dictate that we discover and address the real causes of mass shootings, or even murder in general. Critical thinking uncovers a few things that are likely to be causative factors. And it is those things, if addressed effectively, that would most likely have a substantial, meaningful effect.**

The first step is to try and narrow down when this all began. That would provide the first clue as to what the causes(s) might be. Research indicates that until the late 1970's, mass shootings were extremely rare. Records also show they have increased rather steadily, albeit slowly, ever since. Since most shooters are at least in their 20's, the obvious question is "What happened beginning in the '50's that might be a contributing factor?"



Research, along with uncommon sense tells us the following things occurred that might, and likely did, have an effect:

- **1950's:** parents having gone through the Great Depression and WWII seeking a better life for their children became two-earner families, spending less time raising their children. The family anchor was weakening, even disappearing
- **1963:** the Supreme Court rules that prayer must be removed from schools and certain other public venues. It is a well-documented fact that when people are not influenced by the "fear of God", they are less likely to behave well. With many families having both parents working since the '50's, a lot of children began growing up without much religious background. Their "moral anchor" was missing.
- **1966:** Congress passed expansive welfare which REQUIRED fathers to not be in the home of a recipient. They figured if a father was present, he should provide for the family. Laudable, but wrong-headed. It simply created more fatherless homes, resulting in more kids growing up in the streets
- **1973:** the Supreme Court rules on Roe vs Wade, making abortion legal if "safe and rare". From that moment on, every child born would come to realize that his or her life could have been snuffed out before birth without so much as a "howdy do". Until that decision, most Americans understood there was a "sanctity of life" - that there was great value in life, as it was the only thing any of us could really call our own. Suddenly, life had become less valued, and our children, as they grew up, realized it.

At this point, so far it was only a case of family life wrecked, removing the belief in sanctity of life and removing the moral anchor. Those, alone, would certainly affect how our youth would look at the insignificance of life. And most of the mass shooters came from that generation. But then it got worse...

With the advent of home computers, video games gained great popularity. This was a double-edged sword - first, many were violent, requiring players to kill everything in sight and not to worry - if you "died" you could just reset and start over. Second, our kids began spending so much time with video games, and later the internet and social media that they began separating themselves from any social contact. As of 2019 a full 27% of people under 30 claim they have NO friends! If you feel there is no sanctity of life, and you do not have a fear of God, and you couple that with not having developed any social skills and not having any real-life friends who can help anchor you, friends who could provide some value to life, that is a recipe for tragedy.

And lest we forget - only within the last 50 years has Hollywood concentrated on highly violent movies. The series of "Bourne" films was only a small part. Movies got progressively violent and murderous, and

often without any saving grace or moral lesson at the end.

I do not care what so-called "experts" say - violent content contributes to behavioral patterns. I do not believe in coincidence, particularly when there is so much of it. To be sure, there are studies that indicate that violent games and movies will not turn a sane kid insane. And that may well be true. But what of a child who is on the edge? A child whose family is broken, poor and/or has included an abortion? What about the child who has no friends, and is bullied at school? Does anyone really believe that child could not be pushed over the edge?

Uncommon sense, therefore, would probably make the following recommendations:

1) Parents should make it a point to become more involved in their children's lives, and be observant for abnormal or erratic behavior, and to **keep abreast of what the schools are teaching**

2) Ban social media for anyone under the age of 16 - give children a chance to make REAL friends in the REAL world, who might help act as a stabilizing rudder. Social skills are critical for a healthy mental state

3) Put God back into the public arena **and in the family**. No, the government may not push any religion, but they are not to interfere in any, either

4) Make abortion RARE, as it was supposed to be. Kids see the big push to allow any mother to kill any baby for any reason at any time and those kids learn that there is no sanctity of life, so "what's the big deal if I kill someone?"

5) Pressure Hollywood to make "family fare" films and to stop making "kill 'em all as fast as you can" flicks aimed at our youth. Regardless of how many times biased "experts" say they do not have any negative affect, kids DO learn from **everything** in their environment.

It is up to the parents to monitor that environment - including the schools - to insure the healthiest environment for growing our children.

## HEALTH CARE

In 2020 health care has been one of the most critical issues in America. Politicians of every stripe have used health care as a platform issue, promising to "fix" it, but they never do - they say it is "too complex" and requires some sort of major reforms that involve the government being in control of our health options, giving government more control over we, the People. And for reasons we all know and I will not get into here, turning control over to the government is only a good idea when talking about national security and defense.

Almost everyone - and especially politicians - are looking at the health care crisis all wrong. Completely wrong. They are mistakenly conflating "health care" with "insurance". As we will see, insurance is not health care, and only adds to the cost of care. In fact, insurance is the primary reason that health care costs are so out of control. Common sense tells us that whenever you insert a "middleman", the cost goes up. The middleman must be paid, and in this case, paid VERY well! It will, therefore, take some **UN**common sense to discover, and then fix the problem.

Uncommon sense dictates that we first understand that insurance is the #1 culprit for the high cost of health care. It is insurance that creates a middleman that must be paid - getting a big piece of the pie. And it is insurance that allows the medical community to inflate prices - a LOT! If not for insurers who really don't care what they pay (because they can simply raise premiums and/or deductibles), medical facilities are encouraged to over-charge.

If you doubt that, ask your local hospital what it will cost for a full body MRI. They will likely quote a price of \$6,000-\$9,000. Then tell them you are uninsured, and are "self-pay", and is there a discount for that. They will likely drop it down by about half. And if they can make a profit charging a self-pay individual half price, then they can do it for the insured, as well.

Understand, insurers figure it's not THEIR money - it's YOURS. You pay premiums, and you pay deductibles. So they do not get heartburn over high costs. It's a lot like Congress - they over tax us because they spend trillions on waste - and they don't care because it is not their money. Easy come, easy go.

These are only two of the reasons why insurance should be taken out of the equation, except for catastrophic insurance discussed later. **Insurance is not the solution - it is the problem!** And as long as it is thought to be necessary, it will continue to be the problem and health care costs will just keep going up, instead of down.

Uncommon sense would suggest that in order to bring down health care costs, we would need to point the finger at the **cause** of the problem. And what do you suppose that is? There are several things that contribute to excessive costs, including, but not limited to:

- Prescription Drugs
- Malpractice Insurance
- Revolving Door of Referrals
- Excessive Testing
- Environment
- Food
- Poor Lifestyle Choices
- Health Insurance

Let's begin at the beginning - before insurance. A hundred years ago things were much different. In nature, the human condition is normally one of good health. Ill health was the exception to the rule. Today, it is good health that has become the exception - over 80% of Americans are on some constant or recurring medication and/or constant medical care. The goal of uncommon sense is to find out why that changed.

**PRESCRIPTION DRUGS:** One reason prescription drugs are so expensive is that the manufacturer has 7 years of charging whatever they want, to recoup the cost of developing the drug. But that's only the beginning. As the 7th year approaches, they determine a different use for the same drug, which gives them another 7 years to charge whatever the market will bear - even though the costs of R&D have already been recouped. And if they find yet another use? Another 7 years before anyone can market a cheaper generic.

Another reason we pay so much for prescription drugs: we subsidize the cost of those drugs to other countries. The manufacturer is allowed to sell their drugs in other countries at huge discounts, and tack the cost of those discounts onto the drugs sold here in America. Same drug, a LOT cheaper outside the U.S.

Uncommon sense would suggest that 1) any drug may only have one 7 year period to recoup costs regardless of how many other uses can be found, and 2) drug makers cannot charge more for a drug sold in America than they sell it for elsewhere. Americans should not have to pay for someone else's medications.

These two changes could decrease the overall cost of health care by at least 6%

**MALPRACTICE INSURANCE:** Medical professionals must pay huge sums for malpractice insurance. Current tort law places no reasonable cap on lawsuits, and juries tend to award excessive amounts - in the many millions - when a medical professional makes a mistake. Hence, the huge cost of that insurance.

Doctors are like anyone else - they are human, and subject to making honest mistakes. And medicine is not perfect. Unless a medical professional is guilty of gross negligence or incompetence, there should not be any awards. And those awards that are given should not exceed a reasonable amount - awards should be capped. This would severely reduce the losses to insurers, and malpractice insurance need not add significantly to the cost of doing business for medical professionals. This would decrease health care costs by about 5%.

**REVOLVING DOOR REFERRALS:** When a person has a health issue and already knows what the issue is, that person should be able to look up the appropriate specialist in the "yellow pages" (or online) and set up an appointment. It used to be that way. Not today. Now, in most instances you must be "referred" by another doctor, which translates to having TWO - or more - doctor bills instead of one.

As an example, I have ulcerative colitis and need to have a gastroenterologist. I had one when I lived in Maine. I then moved to Virginia, and although my condition was already a matter of record, and I knew I needed to have a gastro guy, I was unable to get an appointment with one until I was "referred". So, I first had to find a personal care physician (PCP). I told him I needed to connect with a gastroenterologist. But before he would give a referral, he insisted I have a full physical - he wanted his piece of the pie. He then referred me to a heart specialist - I have no idea why, unless he was a friend who wanted another piece of the pie. My medical records indicate I have a strong, healthy heart. The heart specialist, after giving me an A+, referred me to a doctor who then tested my reflexes and wanted to do an MRI, even though there was no indication that an MRI was warranted. Another piece of the pie. Only then was I finally referred to a gastro guy - 4 months and 4 doctor bills later, along with excessive bills for tests that were not even necessary, nor indicated. The only person in three counties who got no pie was me!

Uncommon sense would suggest that the need for referrals be severely reduced to only those times when the patient seeks one, or when the medical issue has not yet been determined. This could reduce overall costs of health care by as much as 15-20%.

And that brings us to...

**EXCESSIVE TESTING:** Medical tests are expensive. Very expensive. That, itself is not a problem. The problem arises when, in order to protect themselves from malpractice lawsuits, order up unnecessary

tests, just to play it safe. And the patient (or his insurer) pays the price. By following the suggestions on malpractice, above, doctors would no longer have a need to order unnecessary tests, resulting in a lot less cost to the patient or insurer. It is estimated that excessive, unnecessary testing costs Americans billions each year. By eliminating the need, the overall cost of health care could easily be reduced by at least 5%.

**ENVIRONMENT:** Our changing environment causes health issues. In the 1950's, asthma was not very prevalent. More than 26 million people in the United States now have asthma (1 in 12), and roughly 6 million of these are children. The World Health Organization (WHO) estimates that this number has increased over 60 percent since the 1980s. And in the 50's the number was less than 1 in 20.

Using critical thinking, uncommon sense would indicate that something in the environment has changed, and that something is air quality. But not just pollution. At one time oxygen represented about 35% of the air. Today it is only about 20%, and as low as 12% in some cities. Is it any wonder we cannot breathe?

Further research indicates that a substantial part of the problem stems from deforestation, particularly of the rain forests, which are the "lungs" of the earth. Plants "inhale" carbon dioxide, and "exhale" oxygen - the opposite of what animals (including humans) do. It stands to reason if you take away the plants, the air will become less breathable.

Common sense would dictate that 1) we pass an international law putting the world's rain forests off limits for clearing/cutting, and 2) we plant trees in every place available.

I heated my house with wood for over 60 years. For every tree I cut, I replanted two. If we all do our part, we could have a huge impact.

Water is another cause of health issues nowadays. It is no secret that most municipal water systems have fluoride, chloride and/or other toxic chemicals added for the purpose of "sterilizing" the water making it fit to drink. But there is a big difference between being fit to drink and being healthy. Fluoride is poison, and was used as rat poison until the government banned it for being TOO poisonous and a threat to any wildlife - or human - that came in contact with it.

The cost of wholesale distilling of all water makes that solution untenable. But it is possible to build bigger solar-powered distilleries that can provide enough DRINKING water, while municipal water supplies

would be used for grey water applications - laundry, dishwashing, showers, toilets. That's how my family does it - we buy distilled water for cooking and drinking water (us and our pets) and use muni water for everything else.

**FOOD:** My dad had it right - if it wasn't food 100 years ago, it is not food now. Unfortunately, it has become necessary to create "food" that never was food before, due to growing populations and a reduction in the amount of arable land for food production. And our fast-paced lifestyle coupled with the need for a long enough "shelf-life" to get the products to the market and get them sold both contribute to the need for chemically-laden food products, and highly processed food. Where once you could buy peas with "peas, water, salt" as the sole contents, there now are several - if not a dozen or more - additional chemical ingredients. Even a loaf of bread has had almost all the fiber removed and a ton of chemicals added.

While there is little we can do to change it, we can use greater care in choosing what we eat, and at least attempt to eat the most wholesome, chemically free foods possible. In so doing, you will likely reduce the amount of health care you would otherwise require.

**POOR LIFESTYLE CHOICES:** This is the **BIG** one! This one thing is, by all estimates, responsible for as much as 70-80% of all health care costs! Tobacco, alcohol, pot, junk food, excessive consumption of sugar, lack of exercise - all these and more add substantially to the need for health care, often **extended** health care. If not for such poor choices, made voluntarily, there would be no need for health insurance as we know it. And the health care costs could be cut by half, at least.

Common sense would dictate that we seek ways to encourage people to make better, healthier choices, and to provide intervention for those who may have an unhealthy addiction. We should remove cost barriers to healthy, organic foods, encourage gym memberships or the purchase of exercise equipment, and while rewarding good choices, to conversely punish poor choices.

Possible solutions could include making healthier food choices cheap enough for even poor people to afford them by taxing unhealthy food choices and allotting those taxes for the **exclusive use** of subsidizing the healthy choices, so that everyone may access them. And all tobacco products should be taxed more heavily and those funds to be used exclusively for health care for those whose smoking has caused health issues, and thereby effectively having smokers pay for their own choice. The same could be done for alcohol and so-called "recreational" drugs. Let those who use them pay for the resulting health issues. This would have two positive effects: first, it would discourage use and abuse of substances due to the cost, and second, force those who persist to also be the ones to pay for their own

care. Certainly, we would need to find methods to deal with black marketers, but despite those, health care costs would still have a net reduction.

**INSURANCE:** If we deal effectively with the actual reasons for the need of so much health care and its associated costs, we would likely discover health insurance is not necessary, thereby making health care even cheaper, having eliminated the middleman. Most ordinary health care could and should be paid by the patient, being both cheap and readily available (reduced demand forces medical facilities and professionals to become more competitive). And while there will still remain the need for catastrophic health care, such insurance is relatively inexpensive because the need for it is more uncommon than for general care.

If health care is still expensive when you read this, perhaps you should contact your Congressman and insist they start passing bills to address these issues.

## **CLIMATE CHANGE**

In 2020 few issues surpass climate change for getting people wringing their hands. And that is a true shame, as it is not a true issue, as we will see. We will not be debating the question as to whether or not climate change is real, primarily because the climate has been constantly changing since the Earth was formed, and will continue to do so regardless of anything we do or do not do. Instead, this dissertation, if you will, shall revolve around the real issue - does it really matter? What can we truly expect? Is it man-made? Can we change it? We will use critical thinking and uncommon sense to expose both the facts and the fallacies, and then to find any solutions to any real issues - if they exist.

Let us begin by noting the claims being made by activists who are insistent that it is real, and it will virtually destroy all humankind. People like Al Gore, John Kerry, Greta Thunberg and others are all trying to promote their own personal agendas (power, wealth, fame etc.) off the back of climate change. Gore, joined by John Kerry and others claimed in 2001 that the Earth's oceans would flood major coastal cities by 2010. Then, when that did not happen, they said by 2015. As of 2020, we are still waiting.

Greta Thunberg is a recent activist, but very vocal. The activists on the left have chosen this 16 year old as their hero, and are propelling her to the front of their cause. However, research has shown that she, too, has an agenda - an agenda that records have shown her father and grandfather before her had pursued without success - eugenics and racial purity.



It is a true shame that the liberal media and teachers and professors have so completely brainwashed our youth into believing climate change is that kind of "existential threat". And worse that political leaders are pressured into buying into the hype in order to hold onto power.

It is even more concerning that Thunberg and her fellow activists never even bother to find out the true facts about climate - they just swallow the "climate change" narrative hook, line and sinker, without questioning it, or they do know, but it serves their agenda to ignore it. If they were to do some actual research they would find facts, as based on empirical evidence and absolute proof that the climate change narrative is hokum - yes, climate change is likely very real, but the NARRATIVE being promoted by activists is as phony as the "experts" themselves.

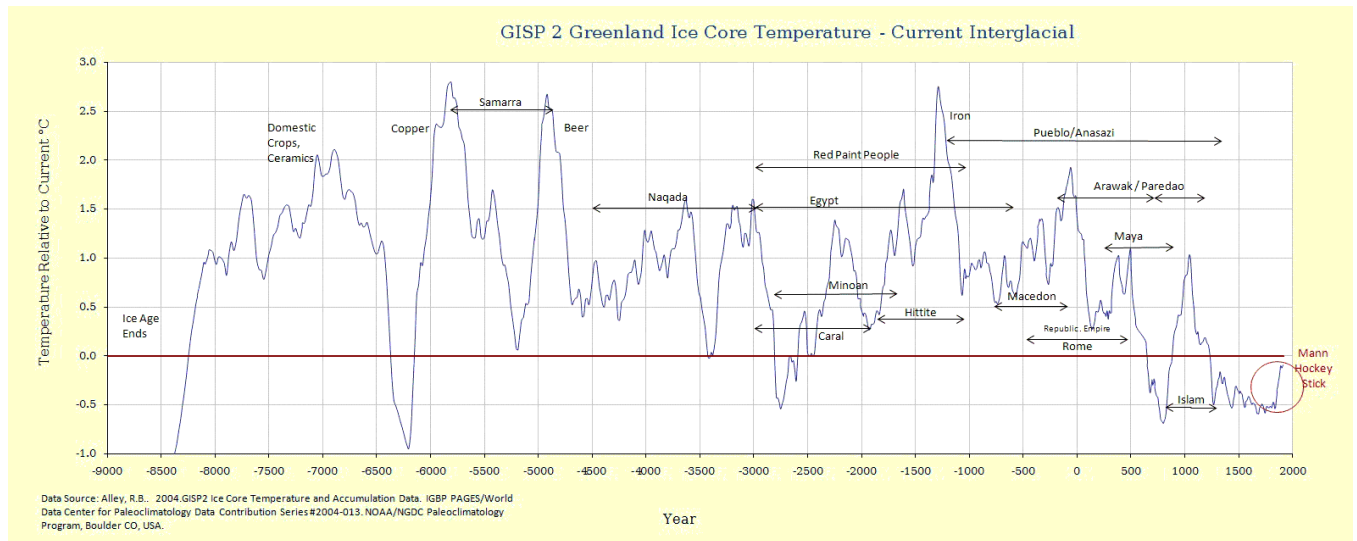
It is also very telling that Gore, Obama and Kerry who are pushing climate change and crying that the oceans will rise and drown us have all recently purchased multi-million dollar homes on the ocean. It appears they do not BELIEVE their own hype. Perhaps it is because NASA satellites tasked with measuring sea levels have shown they have actually **decreased** in the last few years. Unlike the activists they use to push their phony narrative, Gore, Obama and Kerry are better informed. And they are using the fear-mongering to build power and wealth.

Every one of the climate change activists make the claim that "all scientists agree", and "the evidence is in and the science has been settled". Neither is even remotely true. Research indicates that, regardless of what "scientists" claim, most CLIMATOLOGISTS dispute those claims. Research also shows that the "scientists" pushing the climate change narrative are all having their research funded by either the U.N. or the government. Follow the money! Anyone whose income is dependent upon the government will do and say whatever that government wants. Further research also indicates that the activists are basing their claim that "the evidence is in" on a mere 140 years of climate data. 140 years out of the 4.2 BILLION years that the Earth has been hurtling around the sun.

If I were to tell you that I will provide you with evidence based on only 0.000000035 of the factual data, would you consider that "evidence" as compelling? Would you GAMBLE the future of the world on that evidence? That is what climate change activists are asking you to do - they are using 0.000000035 percent of history to get you to bet the future of the world on an infinitesimal portion of history. That is what they are basing their claim upon that "the evidence is in and the science is settled." That is insanity.

Here, then, are the true facts. Bear in mind that this chart reflects actual mean temperature of the Earth throughout its geological history dating back to the end of the last great ice age over 10,000 years ago. The chart was developed by actual scientists involved in studying climate - archeologists, paleontologists,

climatologists etc. They collected data from Earth cores worldwide, and from fossils and many other things that would indicate a mean temperature in that period. And the chart was published by the National Oceanographic and Atmospheric Agency. As you can see, the "normal" temperature of the Earth is much higher than now - by at least 2 degrees centigrade. The activists claim that even 1 degree could wipe us out, but as shown here, even twice that did not "wipe us out". On the contrary Mankind THRIVED (and even invented beer).



Before proceeding, let's ask "uncommon sense" what results we can logically expect if the climate activists are not completely crazy, and that the Earth is going continue to get warmer (even though the most recent information does not completely bear that out). If the climate warms, and the glaciers all melt, what would be any **positive** effects - the effects the activists refuse to discuss?

Some positive effects:

- more arable land for growing crops, to feed the growing population
- more fresh water from melting glaciers to replenish dwindling supply
- less fossil fuel needed to heat homes
- warmer climates would benefit plant growth, increasing depleted oxygen levels in the air we breathe.

So, in the spirit of both common sense and honesty, we will start this conversation from the viewpoint that the science is NOT settled, and that climate change activists are being led astray by people and

organizations intent on garnishing more wealth and power for themselves.

The climate change crowd, like Chicken Little, are crying that the sky is falling. It isn't. Will the Earth continue to warm? Unless something drastic happens like a series of large volcanoes or a super volcano blowing its lid to cause a "nuclear winter", or a meteorite strike, yes, it will continue to warm. And it will do so no matter what we do or don't do. And it would be completely natural and normal.

Yes, the Earth's average mean temperature is likely rising, even though there has been a cooling trend for 16 years (as of 2020). In Earth's lifespan, 16 years is nothing at all, so we can concede that, whereas we are still in the process of exiting an ice age, the Earth is warming. Granted.

But we do not concede it simply because the activists say so, but because the actual science indicated by the chart and non-government climatologists says so. But that is the only concession that can be made to the climate change cult. That said, let's look at some of their claims...

First, let us take the fear-mongering claims that climate change will result in massive storms and weather phenomena the likes of which we have never seen.

Since the so-called "warming" stage that Gore hyped in his "documentary", there have been no hurricanes, tornadoes or other massive storms any greater than any in earlier history. In 1938 we saw the "Great New England Hurricane & Flood" which was one of the deadliest and most destructive tropical cyclones to impact New England, killing 682 people and destroying over 57,000 homes. In 1913 we experienced the "Great Lakes Storm" that battered and overturned ships on four of the five Great Lakes - thousands of square miles - and killing more than 250 people. And in 1900 (obviously before we had millions of petrol vehicles on the roads) we saw the Great Galveston Hurricane that left up to 12,000 people dead - ***to the present day it is the deadliest single day natural event in U.S. history.***

For the climate change bunch to claim the storms we see today can somehow be construed as being worse is sheer idiocy and utterly dishonest. For example, hurricane Katrina was only responsible for roughly 1200 dead, not the 12,000 that died in the 1900 blow.

As for the claim that global warming would somehow result in food shortages, that, too is absurd, according to history. Prior to the Little Ice Age that began in the 14th century (and lasted until the mid-1800's), the Earth was several degrees warmer than it is today, and had been in that "warm spell"

from the 10th to 14th century. During that "warm" period, more land was arable and food was plentiful. Grapes grown for wine were produced as far north as England (today, it's only as far north as southern France). During the Little Ice Age (LIA), millions of people died of starvation and plague, as food became less plentiful, and rats moved in with the people. The shortage of food and the cold caused rats to become more aggressive in homes, and their fleas have been tagged with being responsible for disease. The "Black Death" is estimated to have killed up to 1/3 of the population of Europe and England. To this day, growing grapes in England again is not feasible.

History and archaeology tells us Greenland got its name because, until the Little Ice Age (LIA) it was green, and the inhabitants were agrarian - peaceful farmers. When LIA came, the inhabitants, unable to grow enough food in the cold climate had to leave and become seafaring raiders of places like Scotland and England. They became known as the Vikings. So it appears it is colder temps, not warmer ones that create food shortages - and wars.

In EVERY instance that the Earth experienced a warm period (always following an ice age) Mankind prospered, thrived and multiplied. And in every period of cooling, Mankind suffered, often to the point of near extinction.

**Fact:** At the end of the last Great Ice Age 10,000 years ago the Sahara was a lush, fertile plain. Around 6000 BC the Earth's temperature had raised, turning it into the desert it is today. At that time the residents were forced to move and settle in the fertile valley of the Nile, which gave rise to the Great Egyptian Empire.

If we want to really make a difference in the health of the planet, we would put our efforts into replenishing the rain forests, as they are literally the lungs of the planet. The amount of oxygen in our atmosphere is down nearly 40% over a hundred years ago, as the forests, which produce virtually all oxygen (and use up carbon dioxide) are cut down on a grand scale. Now THAT is something we really CAN do something about, and it would make a huge difference. The drastic increase in asthma and other breathing issues since the '50's is no accident. We need oxygen and fresh water. Global warming and a replenishment of rain forests can provide both.

Mankind will survive warming quite well, and in general will thrive. Thank God we're not facing global cooling...yet!

In closing, I would add this: when the climate change bunch tell us that "99% of scientists agree...", that

is both untrue and deceptive. Most scientists know absolutely nothing about climate. Do you believe a scientist who studies snakes (herpetologist) is as qualified as someone who is expert in the climate? The only scientists we should consider listening to are actual CLIMATOLOGISTS and those who have actually studied the LONG-TERM climate of the Earth, and only those whose income does not depend upon government grants or funding from those pushing climate change. And 99% of those do NOT agree - there are hundreds of climatologists that believe climate change is nothing more than a natural cycle, and that Man is not likely responsible. After all, we are little more than mites on this big, blue marble.

## **FOREIGN POLICY:**

Ever since Donald Trump won the Presidency in 2016 the mainstream media and all Democrat politicians, bureaucrats and people on the left have slammed him for not understanding how "foreign policy" works. They said he would start a war with North Korea - nope! They said he would start a war with Iran - nope again. And even the so-called diplomats, claiming expertise, trashed Trumps method of dealing with both allies and enemies because his policy flew in the face of what they have all been doing for 60 years. Unsuccessfully, I might add. They were all proven wrong, as he gets countries to pony up with NATO, and gets concessions in trade deals with Mexico, Canada, the EU, Japan and even China. And he even appears to have North Korea buffaloed.

As mentioned, the political establishment, fueled by a complicit media has been consistently wrong on matters of foreign policy. NATO was falling apart. Syria, Afghanistan, Pakistan, North Korea, Iran, China, NAFTA, the Iran Deal, and all the way back to VietNam and Cuba. Did ANY of that foreign policy work? No. So it would seem that common sense would suggest we needed to change direction.

And all the political establishment - on both sides - again complicit with the self-serving media and pundits - hated President Trump for turning it all upside down, and even firing people who decided they, instead of him, should dictate foreign policy.

There is one thing that President Trump knows that seems to have escaped the attention of the naysayers. Perhaps it is because dealing with nations is not all that different from dealing with contractors, banks and local governments. And no one in the media or in Congress has "been there, done that". Not like Trump.

So let's dig deeper than some opinions of some bureaucrats with no experience. It's a little something I like to call "learning from history."

America helped China in their Sino-Japanese War. China is an enemy now. We helped Russia fight off the Nazis in WWII - Russia is now an enemy. We helped Osama BinLaden fight the Russians in Afghanistan - he then turned our own weapons against us.

On the other hand, we went to war with England - twice - and beat them. They are now an ally. We went to war with Mexico and beat them. Mexico is now a "sort of" ally. We went to war with Germany - twice - and beat them. Italy. Japan. Beat them. They are now allies.

Are you seeing a correlation? Every time we befriend a nation, they turn on us, and every time we beat them in a war they become our staunchest allies. And common sense would have us try and determine why this is.

When someone needs help, and you offer that help, it is human nature to resent it, as shown by people who refuse charity - it makes them feel small. And this is another important piece of human nature - when someone ACCEPTS the help (or charity), the resentment it causes requires them to feel obligated to repay the favor in some manner. And no one likes being indebted to another. Think slavery, as an extreme, though accurate example. And if they are not in a position to ever repay, their indignance turns to anger and hate. Hence the age old adage, "The quickest way to turn a friend into an enemy is to loan him money."

As for those who became allies after beating them? People respect power. And they respect even more when, after beating someone, you extend a hand in friendship instead of kicking them when they are down and trampling them underfoot, though you obviously have the ability to do so.

Democrats and the media have never figured that out - but Donald Trump has. Trump knows the truth in the words of Teddy Roosevelt and Ronnie Reagan - "Speak softly and carry a big stick", and "Peace through strength."

When Trump butters up Kim Jung Un, that is the "speak softly" part. But then he backs it up with a big stick. He is doing the same with Iran. And while there is no guarantee that it will bring peace, it is the best option short of having to go to war. Is there risk involved? Certainly, but where there is no risk there can be no reward.

For those who fail to see why it is that war turns enemies to friend and vice versa, it is as simple as this - everyone respects strength, and everyone detests weakness. That is in our genes - human nature - because it all goes back to the First Law of Nature - survival of the fittest. And when that strength is followed by kindness, it creates a stronger bond between the two.

## CONCLUSION

It is the raw nature of all animals (and Man is an animal) to want to take the path of least resistance. It is the reason they tend to follow established trails. And it is that very trait that often causes us to not use critical thinking, as that requires more effort than just accepting things at face value.

But unlike any other animal, Man has an inherent desire to grow, to succeed. Man will not settle for what he needs - his quest includes fulfilling WANTS, and DESIRES.

To that end, he makes choices he believes will get him what he seeks. Yet, only 4% of human population ever manages to succeed at the highest levels. And we can attribute that to the simple fact that only 4% of the population understands **and utilizes** the principles of success, and use critical thinking to develop the beliefs that promote success.

Critical Thinking is just another way of saying common sense derived from thinking things through, in an unbiased manner, without any preconceptions.

To say that common sense is anything but common would be an understatement. Which is also why only 4% achieve any great degree of success.

