

## THE ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK PLATINUM COACHING & MENTORING WORKBOOK

LakhCorp Global (Pty) Limited | Registration number 2012/198456/07. Director: E Lakhi, CFP® Tel: 1 310 594 3403 | E-mail: <u>hello@IsaacLakhi.com</u> | <u>www.IsaacLakhi.com</u> | Skype: isaac.lakhi Copyright 2010 - 2022. LakhCorp Global (Pty) Ltd is a member of Montebellos. LAKHI is a Registered Trademark

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# SECTION ONE: MONEY



After returning from Barclays Capital in London in December 2007 having raised a one Billion Dollar Bond for the Dubai Electricity & Water Authority, many people asked us how we turned our life around, and specifically how we got to the point of financial wellness. Most assumed that we had made it by playing the stock markets, trading complex financial instruments like derivatives, gilts, and forex. We asserted that it had nothing to do with that.

A bond is a ...financial instrument of debt that helps the issuer of the bond to raise funds to finance capital intensive projects like infrastructure such as roads, bridges, and hospitals. Bonds are usually issued by governments, but big businesses also use it to fund their expansions. Depending on the terms of the bond, a return is paid to the Investor on a periodic basis, like on monthly/quarterly/bi-annual/annual basis. This return is known as a coupon. With most bonds, the Investor gets their capital back at the end of the term. The bank that issues the Bond is known as the book-runner. Sometimes there can be multiple book-runners. In our case, Barclays Capital was a joint book-runner.

We were fortunate or *lakhi*, to grow up in a family of Entrepreneurs, that took money seriously. Success was measured by money. Wealth was measured by money. Money was not everything, it was, the only thing. It was the existential question for most of our family.

One of our uncles, Uncle Z, was an entrepreneurial genius. At eighteen, he bought a food franchise and by twenty-two made his first million Dollars. During this time, he also started multiple grocery stores, and by twenty-three, sold all his businesses and used the capital to fund his next venture. This was during the late eighties when biscuits, or cookies, were a niche food, consumed only by the middle to upper class. It was presented in attractive packaging and was sold at high prices. Instead of putting a few cookies into a one-hundred-gram box and selling it to rich people, Uncle Z differentiated himself by baking similar cookies, put it into a five-kilogram bag, cut out the bells and whistles like chocolate and raisins, added nutritional value to it, made a little less profit per biscuit than the traditional heavy weights were making, and sold it to the mass affluent market. He also discerned that to scale his business up and make a lot of money quickly before competitors started replicating his model, otherwise known as the "principle of diminishing return"; he would need to manufacture huge volumes and sell it diligently, he did it with a growth mindset, and by the age of thirty, sold his business for a few hundred million bucks to a business on the stock market.

A few months thereafter he bought a car franchise. He partnered with another Entrepreneur who had big government and corporate networks and instead of selling one car at a time, he was selling one hundred cars at a time.

So, you might be wondering whether we did something similar? At eighteen, we started a business that manufactured detergents that in four years, employed thirty people, and spun a few million bucks every year. However, we did not differentiate it. Our products, like fabric softener and dishwashing liquid, was like every other brand on the market. Instead of creating a niche, and then aggressively building market share and becoming a Leader in that niche, we followed the Leader in the industry, as did every other competitor. We worked harder than our competitors, seeing more customers, and did more deals than our competitors.

We punched above our weight, and through some slick marketing, were able to make ourselves look bigger than we were. But we became arrogant, basked in a comfort mindset, and before you know it, we went out of business.

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When Dr Michael Jordaan became Chief Executive Officer of First National Bank at the age of thirty-five, his Bank was already a great brand. FNB was a Retail and Commercial Bank that had a significant retail presence in the market as a "Big Four" Bank. Its sister, Rand Merchant Bank, was Africa's Number One Investment Bank. Wesbank, a Leader in asset finance, led by Ronnie Watson, was twice the size of its nearest competitor. Collectively, FNB, RMB and Wesbank rolled into FirstRand Bank Limited, that was Africa's largest Bank by market capitalization. Naturally, it was difficult to find growth running such an established behemoth like FirstRand.

But Michael had a different vision. He used technology to differentiate his Bank, leveraging the power of the internet and mobile telephones to leapfrog local and global competitors. He coined the Innovators competition, an annual event in the FNB calendar that called for entries from employees to submit differentiated ideas that supported this vision. The winning team walked away with a million bucks. In one particular year, the competition was so fierce, that four winners were declared, each winning a million bucks! But it wasn't a lottery kind of competition. Michael looked for ideas that could be implemented into existing products in existing businesses, or new businesses that were created out of the innovation that could be scaled. He also judged its ability to make money. The business case therefore had to prevail before the idea was presented to the Innovations Committee.

Of its myriad of ideas that it took to the market, FNB introduced *InContact*, that was a text message that alerted an account holder of activity on their account, *eWallet*, where money could be sent by text to others and withdrawn at an FNB ATM, and opening accounts with a Selfie. While this may sound so yesterday, FNB was the first Bank on the planet to add such functionalities. Through these ideas, FNB evolved into a technology-savvy Bank and by 2012, Michael received the accolade of "the world's most innovative Bank", awarded by BAI Finacle in Washington. It was the ideas that made money, that helped FirstRand consistently deliver double digit Return on Equity. Even in 2008, probably the worst year in Banking history, FirstRand was able to deliver profits. In times of significant change, stronger Innovators inevitably outperform everyone else. FirstRand's market capitalization was even bigger on one day in 2008 than Citigroup, the world's biggest Bank at the time.

In 2006, our business, the FNB Financial Advice Centre, entered the Innovators Competition. The FNB Financial Advice Centre was a retail concept that provided a one stop solution for individuals, from opening checking accounts, applying for mortgages and car finance, to arranging life insurance, home, and car insurance, saving, and investing. It was akin to a Private Bank model but aimed at the mass affluent. We were situated in a retail Mall and operated retail hours. The FNB Financial Advice Centre was conceptualized by Freda Gray. In our interview for a role at Freda's prototype, we were asked to sing, that felt more like trying out for a position on American Idol than a job as a Banker.

Instead of serenading like the crisp, articulate and polished Katharine McPhee in *American Idol*, we sounded more like Pierce Brosnan in *Mama Mia!* A fortnight later, we still hadn't heard from Freda about the role, so we got creative. We bought a doll at a toy store, broke off the arm and leg, and sent it to her with a note that read "Freda, we'd give an arm-and-a-leg to be a part of the FNB Financial Advice Centre. To demonstrate how serious we are, we - literally - attached an arm-and-a-leg". Freda loved it, and twenty-four hours later, we were called to sign our contract. Though we didn't win the FNB Innovators competition, we got to the final round as Runners-up. Visits from Michael and Ronnie also helped to lift our profile. In the same year that Katharine came Runner-up in American Idol, we were awarded the accolade of Runner-up Young Banker of the Year by the Institute of Bankers. We prepared a paper on

reducing the term of car finance, by integrating the capital as an overdraft facility into a transactional account. The interest would be reduced because the capital would be reduced, because people had their salary paid into the account. Freda as usual gave us the support to thrive, and after winning the accolade, we took it to Ronnie. He had his innovation team look at it, but when the financial crisis of 2008 hit, austerity measures implemented at group level meant that funding for new projects were cut. Our business also became casualty to these obdurate decisions. Freda then gave the balderdash of corporate life the middle finger and drove a thousand miles to the coast to start a new life.

In times of discomfort like this, most people yield to mediocrity by taking whatever they can get, that is usually the scraps lying around after the elite have taken the crème de-la-crème. Instead of seeing the situation as an adversity, they rob themselves and their families of a bright future, because they play to an either/or option. In the illustration below, say that you are one of ten Regional Sales Managers in your Organization. You've always desired to lead a business of your own, but the benefits of your cushy corporate job, that provides job security, a pension fund, medical benefits, a flashy company car and a corporate credit card are just too tempting to give up. Then one day the economy contracts, and your sales Director reduces the number of Sales Managers from ten to five. You become a casualty of the restructure and are offered two options; the first is to accept a post in a different division that is in another city. The second is to hit the road again as a Salesman, that naturally, is a demotion. Neither appeal to you, especially because you have a family, bills to pay and children to put through school. What do you do? In the case of Freda, she created a third option and used the current economic crisis as an opportunity to go after her dreams. Instead of just surviving, Freda wanted to thrive. She was willing to forsake short term benefits for long term gain. This cathartic maverick embraced a life that featured immediate uncertainties as the only certainty, in exchange for a bright future that she would live as a champion.



#### HERE IS RULE #10: DIFFERENTIATE YOURSELF ...

Whatever you do, you need to make uniqueness central to your value proposition. People need to be able to identify your brand, that you are different, a game changer, a maverick. If you are not different, your business has no right to exist. Differentiated businesses are sometimes borne out of difficult situations, that are led by extraordinary people like Freda that refuse to run in other people's races. They play by their own rules in their own race. Like Uncle Z, Michael and Ronnie differentiated themselves from their peers. They were diligent, humble, had a growth mindset, were highly focused, resilient, adept to change, gave back to the communities that they operated in, were mavericks, had guts, took bold decisions, and weren't afraid to

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The law of ten percent says ... that 10% of what you make is yours to keep. Whether you are a Businessman working in a Corporate, an entrepreneur running your own business, or a junior selling lemonade at school; take 10% of your salary out each month and save it. If you can do more, do it. But never less.

A common argument that we receive from our students, especially Generation Xers, is that that you may be struggling to make ends meet, so how can you reasonably be expected to draw a saving out of your salary every month? Say that you earn \$50 000 a year and you save 15% of that, you would have created a nest egg of \$7500 in twelve months, and assuming you increase that by 10% in year two, you would have saved almost \$16k after twenty-four months. Now if you are forever broke, how does the prospect of having \$16k in your bank account make you feel? When last, if ever, did you have \$16k in your bank account? Our dear friends, it's not what you make that matters. Rather, it's what you keep that's important.

Emotionalize your ten percent. Visualize a bag of money with your name on it, becoming bigger and fatter, month in and month out, to the extent that you need to keep on replacing the bag, because it keeps getting too small! Keep saying it to yourself; ten percent of what I make is mine to keep. Internalize it. Say it repeatedly to yourself, day in and day out, for any thought that is emotionalized becomes magnetized and attracts similar like thoughts. Another Uncle, Uncle S, exploited the Law of 10% to become a very rich man. In the early days of his career, he sold encyclopedias on commission for a living. Today we have tools like Google and Wikipedia to procure information and knowledge. But in the sixties when the internet didn't exist, World Book and Britannica were common sources of information that parents used to help their kids with schoolwork. In months like January, February, and March when business was robust and the money kept coming in, he bought one-ounce gold coins. Some months were so good that he bought two gold coins.

During the leaner months like November and December when business was slower, he could have aborted his strategy. But he hung in, and instead of buying nothing at all, he would invest in a one tenth ounce or a quarter ounce gold coin. At that time, the price of gold was about \$100 per ounce, and the Rand was such a strong currency that one Rand would buy him two US Dollars. Due to the growth in the price of gold from \$100/oz to \$1000/oz coupled by the weakening of the Rand over the next three decades, he was able to hang his shoes up by retiring an entire decade earlier than planned.

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**RULE #2** IDENTIFY ASSET CLASSES THAT WILL MAKE YOU RICH Imagine your 10% is Dad. Then Mum comes along. Then your family starts growing, as brothers and sisters come along. After some time, you learn that other family members like Grandparents, Uncles, Aunts and Cousins are part of the genealogy. What is happening ? The lineage is getting bigger and bigger. So likewise, as your 10% grows legs, your gold starts to multiply. So the way a family gets bigger in size, your riches is now growing, and you are now growing your riches faster.

After twenty-four months, your 10% should have more than doubled, because as your salary increases, you should be putting away more each year. Also, you should be getting a return on your money.

But the return that you would be getting would typically be pedestrian returns. A pedestrian, as we know, is a person that walks on a sidewalk. As an adjective, pedestrian means lacking wit and imagination. If you were to write a poem and people feedback it as "pedestrian", it means that it's a dull poem. Similarly, we certainly don't want lackluster returns on our investments. We need our money to work hard for us. Instead of walking, we need our money to run, and to run faster than ever before for us. It needs to outperform previous personal bests. Instead of being a donkey, our money needs to be a race car, even a hyperloop that makes supersonic travel look slow. But we need to exercise caution against greed.

The pedestrian returns would typically come from bank deposits. So now is the time to get imaginative. Now is the time to choose from asset class/es that will make you rich. There are many types of asset classes out there. We've highlighted the most common here:

- Money market deposits;
- Negotiable Certificates of Deposit;
- Bonds and gilts;
- Property;
- Commodities such as Gold, Silver, and Oil;
- > Equities, also known as stocks and shares;
- > Derivatives; and
- > Mutual Funds, also referred to as "unit trusts".

The two asset classes that made some of our uncles very rich are:

Property. There are various types of property investments such as direct ownership of property, property syndication, property mutual funds, property loan stock, and property equities. Many of our Uncles had a penchant for direct property ownership in either residential, commercial, or residential and commercial property. This is where you buy a piece of property, like a condo, put in a deposit of 10% to 20%, and get a bank to finance the balance. You then lease it out to a tenant, and with the rental income, you first pay your mortgage instalment, property rates & taxes, levies to maintain the property, utilities such as water, electricity and gas consumption, and insurance. If you let the property furnished, you would command a higher rental, but would you need to also pay for Wi-fi, Netflix etc and et al. In the first two to three years, you should break even, but after month twenty four, you should start to receive a small profit after paying all expenses. This is known as being cash flow positive.

One of our students is Mubeen Khan. Mubeen is a thirty-year old maverick Millennial who is a lateral thinker. A lateral thinker is a person who uses illogical reasoning to get to a logical conclusion. Mubeen lost his Dad at the age of sixteen. He ditched a University acceptance to become an Actuary, and instead decided to save his Mother's fledgling grocery business. Within a decade, Mubeen turned this business into an almost Billion Rand business. Mubeen has significant interests in Real Estate, that he cleverly funded using the free cash flow from the grocery business. Because of the trust and goodwill that Mubeen developed with Suppliers, he buys inventory enjoying the credit lines of up to sixty days available to him. His customers in turn, many of whom are consumers and Retailers, buy from his businesses on cash. He then uses that cash as a down payment for condos. When it is time to pay his suppliers, he pays them, and then spins the money for another sixty days restarting the cycle.

Gold. As with property, there are various ways to invest in gold. These include direct ownership by buying gold coins, like Uncle S did. Others include buying shares in gold mines or investing in mutual funds that buy into gold mining businesses.

In determining which asset class resonates with you, you need to understand what your appetite for risk is. With low risk comes low returns. Reciprocally, with high risk comes high returns. Examples of low risk asset classes would be bonds, money market deposits and cash. It is a low risk because the chances of the bank defaulting in paying your capital back is low. Illustrations of high risk investments includes equities. This is because the share price could sky-rocket, but it could also tank, and you could lose part of your capital. Sometimes you could even lose all your capital. The key with equities is not timing the market, but time in the market. If you can take a long approach, like greater than five years, you will possibly make money. But you also need to consider your age when investing in equities. Let's say you plan for your retirement by investing in the stock market while in your twenties or thirties and the market tanks, you will have time to recover your losses. But if you are in your fifties and want to retire at say, sixty, and the market faces experiences massive headwinds, you won't have the luxury of making up for what you have lost.

If you buy gold coins, it can be considered low risk, because gold has been a repository of wealth that has generally, maintained its value over time. But buying into a gold mining company is a high risk, because even though gold is a low risk asset class, you are investing into the company, and like any business, the share price may soar, tank, soar and tank, remain anaemic for a while and then soar again. If buying directly into gold, like gold coins, you need to consider the cost to safely store your booty, like in a bank vault. It's also a good idea to insure it.

As for property, buying directly into property is seen as a medium risk investment. There is a possibility that your tenant may lose their job and default in paying your rent. Conversely, there is good gains to be made from the increase in the value of the property, that happens over time. This is married by the fact that you will receive rent on a monthly basis.

With equities you may receive an annual dividend should the company turns a profit and the Board agrees to declare that a share of the profit that the business made is paid to Shareowners. A dividend is similar to receiving rent from your property investment, except that you don't really have a say in whether the dividend is paid or not. Furthermore, if the share price moves upward, you would have made a paper profit. If it moves down, you would make a paper loss. The actual profit or loss will only be known when you exit the asset. This also, is similar to property, for the value of the property may go up, stay flat, or go down, though property is usually not as volatile as equities. One of the problems in selecting asset classes is that the selection is usually based on historical data. Decisions cannot be based on hot performing asset classes for the previous year as these seldomly mirror, let alone outperform, the previous year's performance. This is amplified in the illustration below, courtesy of Schroders, that compares the performance of five different asset classes over a fourteen year period. In the diagram below, property refers to UK Commercial Property. Equities is measured by the performance of the Morgan Stanley World Index. Govts is the achievement of government bonds around the world measured by the Barclays Bank Global Treasury Index. Commodities is measured by the Bloomberg Commodity Index and cash according to the London Interbank Exchange Rate.

Schroders



#### Asset class performances 2004-2017

Property featured stellar double digit returns in 2004, 2006 and 2014, but despite putting on single digit achievements 2011 and 2015, it still beat the other asset classes.

Of the five asset classes featured, only cash did not top the list over the fourteen year period, even in 2008 when the world economy was in the doldrums.

The disclaimer here is that we are not giving you advice on which asset class to choose. We are merely providing you with factual information. The ultimate decision on what to invest in will always come from you. If unsure, seek advice from a Wealth Manager or a Financial Planner that bears the Certified Financial Planner credential. In order to obtain the CFP credential, the holder of this title needs to possess a University Honours degree, at least three years financial services experience, successfully complete a Board exam, and obtain the prescribed Continuous Professional Development points on an annual basis. This trajectory is similar to that followed by Attorneys and Chartered Accountants.

In the case of Uncles Z, S and others, the recently new CFP qualification did not exist at that time, so they relied on masterminds. A master-mind is a group of like-minded individuals. They would meet on a periodic basis, like over a golfing weekend or an overseas scuba diving sojourn.

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Sometimes, they'd congregate on the second Sunday of each month on a "breakfast run" with their super sports cars. Here they would share interesting ideas and developments in the world of Commerce, Finance, Real Estate, Entrepreneurship, Business and others.

If you'd like to form a master-mind, here's how to do it. Approach a group of like-minded people. If you are a Doctor, Lawyer or even a Certified Financial Planner, approach about five to ten people that are also in your field. Sell the idea to them, augmenting it with a compelling value proposition on how it will benefit them. Look for people that will add value to your master-mind with valuable content and techniques to share, and who have an infectious and contagious energy and enthusiasm about them. A unique characteristic about a master-mind is that the group needs to laugh a lot. Can you have multiple master-minds with different individuals ? Indeed you can, and we encourage that you do !

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### RULE #3: UNDERSTAND THE RISKS



Before you select an asset class or even multiple asset classes that resonates with you, you need to conduct a Risk Analysis to determine your risk relish. Answer the following ten questions as honestly as you can. In question nine, substitute the currency with your local currency.

1.	My current age is: a. Dunder 31 c. 41 to 50	b. d.		31 to 40 51 to 60	e.		Over 60
2.	The current value of my savings/capital (including equity in pro a. Less than half my current (or last earned) annual income c. The amount of my gross income in one year e. Three times my current (or last earned) annual income	perty, b. d. f.	sha D D	Half of my annual income (sa Double my current (or last ea	alary), pension, arned) annual ir	intere ncome	
3.	Within the next few years I expect my income to:     a.   Decline in real terms     c.   Increase gradually (slightly faster than inflation)     e.   Fluctuate and be unpredictable (Select this option if you on)	b. d. ly hav		Stay about the same (gains e Increase dramatically (much restment income)			
4.	Based on my lifestyle and medical history, I expect my risk of se a. Above average c. Low	erious b. d.		alth problems over the next Average Almost nil	10 years to be	8	
5.	Regarding dependants (minor or adult) and other major costs the associated as a single set of the s	g educ for de for de	atio peno peno	n) and other costs out of my in dants and other costs. dants and other costs.			
6.	My investment experience is best described as follows: a. I have never invested in equities, either directly or through the b. I've invested a small amount of money in equities or unit trust c. I've invested a fair amount of money in equities or unit trust d. I've invested in commodities, options and international shar e. I have a company retirement plan and/or other investments understand the different asset classes.	usts an is and/ res an(	id/or or h d/or	I know what these things are. ave a good understanding of e am very knowledgeable about	equities. t investment	on't ful	ly
7.	I plan to start withdrawing money from my savings in: a. Less than five years c. Eleven to fifteen years e. I am already using my savings	b. d.		Five to ten years More than fifteen years			
8.	How do/would you react to fluctuations in the market? a. I am (or would be) very concerned if my investments lose v b. If an investment loses 5% over a quarter, I am (or would be c. I wait (or would wait) until I have watched the performance d. Even if poor market conditions result in significant losses or plan.	) likely of an i	/ to s nves	sell and invest elsewhere. stment for at least a year befor	re making chan	×	investment
9.	You invest R100 000 for ten years. Given the best and worst case (NB: Note that the best and worst case scenario are equally post a. Best case outcome:R500 000 - Worst case outcome: R50 000 c. Best case outcome:R300 000 - Worst case outcome: R65 000			Best case outcome: R850 000	- Worst case ou	itcome	c R20 000
10.	When I buy car insurance I:   a. Choose the lowest excess to ensure maximum cover even   b. Choose a moderate level of excess in order to reduce the p   c. Choose a high excess in order to pay a low premium even   d. Choose to carry no insurance.	remiu	m.				

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The next step is to score yourself. Score yourself against your corresponding answer for each question and total your score.

Question	a	b	C	d	е	f	Your score	
1.	15	12	9	1	0	3	1	
2.	0	2(1)	4	8	10	12		2
3.	0	1	4	10	0	×		
4.	0	2	5	10				5
5.	9	8	3	0	9			
6.	0	1	5	8	0			
7.	1	2	8	13	0			ę.
8.	0	1	4	8	. S	23		
9.	6	10	2	0	2	6		Total Score
10.	0	1	3	5	121	6		

Please give yourself the following scores depending on the answers you gave, and then add up your scores.

The next step in assessing your appropriate asset class is matching your score with your profile, that should rank between conservative to aggressive.

Score	Risk Profile
0 - 25	Conservative Conservative Investors are investors who want stability and are more concerned with protecting their current investments than increasing the real value of their investments
26 - 45	Moderately Conservative Moderately Conservative investors are investors who want to protect their capital and achieve some real increase in the value of their investment
46 - 65	Moderate Moderate Investors are long-term investors who want reasonable but relatively stable growth. Some fluctuations are tolerable, but investors want less risk than that attributable to a fully equity based investment
66 - 85	Moderately Aggressive Moderately Aggressive investors are long-term investors who want real growth on their capital. A fair amount of risk is acceptable.
86 - 100	Aggressive Aggressive Investors are long-term investors who want high capital growth. Substantial year-to-year fluctuations in value are acceptable in exchange for a potentially high long-term return.

How do you feel ? Has the result surprised you ? Did you expect a different outcome ? There is no right or wrong outcome. Each denouement is unique to each person. If we are all different, which we are, then the outcome should also be different. Some folk say that that younger people's Risk Analyses would yield an aggressive outcome whereas the result of a person a few decades ahead would result in a more conservative result. This is not correct.

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Uncle S was in his thirties when he started investing in gold coins, and gold coins as an asset class is conservative. By contrast, we have students that are well into their seventies, who have a bigger appetite for risk than Uncle S did. They are aggressive investors.

What is important to note, is that we need to do a different Risk Analysis for each goal that we set. For example, if you are investing for a goal like taking a ride on Virgin Galactica to see the Earth from space in four years from now that costs \$250 000, you need to go into a conservative asset class. Whether you put a monthly investment, a lump sum, or both a monthly amount and a lump sum, and if your if you are invested in say equities; say these equities tank in the next two years, chances are that you won't have the luxury of time to recover your losses. It's therefore important to match the nature of the goal to the term of your investment. For investments of up to 12 months, its best to stick to conservative asset classes. If your term is five years or more, you could go moderate, moderately aggressive or aggressive. But always look at the result of your Risk Analysis first. Even if you are investing for say, ten years, and your Risk Analysis is say, Moderate, going aggressive may not be in your interests. You'll love it if you make more money than expected, but if the reverse applies and you lose more money than expected, you may struggle to deal with it.

A natural tendency for humans is to minimize risk and to maximize return to make more money. There is absolutely nothing wrong with this. Uncle S made massive returns by investing in gold yet they are a low risk asset class. It is because he stuck to his strategy of being patient and by being in the right place at the right time. He neither derogated nor deviated from his strategy. Yes, sometimes he changed his execution, but never changed his strategy.

So you may ask what constitutes a good return? This is entirely dependent on where in the world you invest, on whether you invest in the developed world, like the USA, UK, Western Europe, Japan, Australia, Singapore and Hong Kong, or in the emerging world such as China, Malaysia, Indonesia, Vietnam, Thailand, Russia, India, Brazil, Turkey or South Africa. The return will also depend on the asset class that you have selected. In the USA for example, you may be lucky to get a return of 2% a year on your money market investment, whereas in South Africa, 5% a year may be easy to achieve on a similar investment. In equities, the average return has been 10% a year. This is since analysts at Standard & Poor started measuring the performance in 1928 of the five hundred largest businesses in the USA according to their market value. In emerging markets, you may get a higher return because the market risk is higher, but it is also more volatile. Now before you go off on your journey looking for higher yielding returns in different asset classes, beware of the fools that will mesmerize you by talking of unrealistic returns. Heed the timeless adage that if it sounds too good to be true, it probably is. Now we are not saying that there are not legitimate investments out there that offer fantastic returns, and that abides by financial legislation. We have seen funds in Africa with a strong proclivity towards commodities like oil, gas and gold that have produced returns in excess of 50% pa. We have also seen funds in China and India with a focus on technology stocks that have yielded almost 60% a year for their Investors. These funds are regulated by law and are offered through financial institutions with stellar track records that have been around for decades. We are not referring to these funds. We are referring to the super smooth guys that offer to double your money every 30 days. Stick with reputable Banks, Insurance Companies, and Asset Managers, that have all their statutory legislation in place, comply with the law, and carry professional indemnity insurance.

Now that you have identified your Risk tolerance, the term of your investment and your preferred asset class/es, you need to consider the following when making an investment decision:

#### • LIQUIDITY AND ACCESS TO CAPITAL

This refers to the ability to convert your investment into cash at a moment's notice...This is not to be confused with spending your 10%; we stand by our conviction that you should never touch your riches that accumulates out of your law of 10%. By liquidity and by way of an example, we mean that sometimes you may be building up capital in one type of asset class, and when the opportunity arises, you can liquidate and exit that asset quickly and enter a new asset. In our earlier example, say that you saved \$16k over twenty months and you determine that residential Real Estate is your preferred asset class. You find a condo for \$150k and the Bank requires a down payment of 10% equating to \$15k. Now say that your \$16k was invested in a 30 day fixed deposit, you can simply give the Bank 30 days-notice of your intention to withdraw your money, where after your funds will be released to you. But lets say that you invested the \$16k into a twelve month fixed deposit, this would create difficulties for you, as the Bank would either not be able to allow you to access your investment and you would probably lose out on the opportunity, or the Bank would allow you to access your investment, but charge you a hefty penalty, that may well erode your gains.

As human beings, we over-estimate what we can do in one year, but under estimate what we can do in ten years. Continuing on the property example, if you replicate this model of saving \$16k every two years and use it to acquire a new condo every two years, you would have accumulated five properties in a decade. Say you are now thirty five and you start implementing this strategy; by your forty fifth birthday, you would own five condos ! How does that make you feel ?

#### • **GUARANTEES**

Most people would like some sort of guarantee on their capital. While this is perfectly fine, and there are investments, especially low risk investments that offers a capital guarantee to investors. But this benefit usually comes at a premium, that you need to factor in your calculations, as it will erode your gains. Say an Investment pays you a return of 7% a year and the cost for the guarantee is 2% a year; that means that your return has been reduced to 5%. The upside of the guarantee is that should the markets perform poorly, that's not your problem.

One way of finding a "free" guarantee is by finding out whether you are protected by legal regulation, and if so, how do you access it. Most developed financial economies provide Investors access with an Ombud, that is created through the underlying legislation that governs the industry. An Ombud is a Public Advocate who is mandated to protect the interests of the Investor by investigating maladministration or a violation of Investor rights. It is usually a free service to Investors, and a quicker and easier way to access recourse if you have been wronged. If the Ombud makes a ruling in your favor, the Financial Institution and / or Intermediary that sold you the product will have cough up for the losses that you sustained. Its important to therefore ask your Intermediary whether they carry Professional Indemnity insurance, that is a form of cover should they get sued and the Ombud makes a determination in your favor.

Also, ask your Intermediary for credible references, and ask whether you may call the references to gather their opinion on the investment. Do a Google search. Be guided by fact, not emotion. Try to detach emotion from your investment making decisions.

Another way of protecting yourself is to ask whether the Benchmarks are reasonable. A benchmark is a tool used by Asset Managers that they use to measure their performance when comparing their overall performance to their peers. An example would be to compare against indices like the S&P 500 or the MSCI World Index. What this simply means, is that the Asset Manager is comparing their investment to the Morgan Stanley Capital International World Index of the top 1649 businesses in the planet's developed economies, from countries such as the USA and Australia to Germany and Japan, and from businesses the likes of Walmart and Amazon to Volkswagen and Honda. This is just one example of a benchmark. Be sure to ensure that the benchmark is an accurate comparison, because it may be positioned to make the Investment look more attractive than it really is.

#### • FEES

Intermediaries such as Financial Planners, Financial Consultants and Wealth Managers, need to earn a living. This is sometimes earned as a commission out of the products bought by us. In certain countries, they may charge a pre-determined flat fee upfront, such as for preparing an Estate Plan. An Estate Plan is a comprehensive and complex calculation to determine our liability for various taxes, such as Capital Gains Tax and Estate Duty, that our family will have to pay in the event of our demise.

Capital Gains Tax is a tax... evied by governments on the profit that we may make on certain types of assets, like Real Estate, Shares in Businesses and Mutual Funds. Estate Duty is another type of tax, that governments charge on the net value of our Estate. This is effectively one more attempt for governments to rape us before we die.

The Estate Plan will also look at the cost of an Executor, sometimes a Lawyer or a Trust company that specializes in the winding up on deceased Estates, to distribute our valuables in terms of our last wishes. This fee is usually regulated by law, so an Executor may charge less than the prescribed amount, but not more. Out of this, our Last Will and Testament must be prepared.

The Estate Plan will also look at whether there is enough money in our Estate to look after our kids, specifically to cover their education, medical and day-to-day living costs. It will furthermore determine whether there is enough money to look after our spouses and other loved ones. It will also examine whether there is enough money to settle liabilities, such as mortgages, car loans and other debt.

In terms of a study commissioned by Bank of America, it was found that 45% of American Millennials had saved One Hundred Thousand Dollars or more. Furthermore, 15%, or roughly one in seven American Millennials, have saved more than \$15 000. Millennials are young people born between 1981 and 1996. Let's say you had saved \$100 000 and chose an equity mutual fund as an Asset Class to grow your wealth. Regarding fees; you have two choices: to either invest your money through a Financial Planner or to do it yourself. If you choose to go via an Intermediary, and assuming you pay your Intermediary a fee of 1% a year, and your returns vary from a low of negative 8% to a high of 23%, this is what your investment will look like after ten years:

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CAPITAL	GROWTH	FEE	NETT
100000	7%	1%	106000
106000	10%	1%	115540
115540	14%	1%	130560
130560	-2%	1%	126643
126643	-8%	1%	115245
115245	20%	1%	137142
137142	23%	1%	167313
167313	11%	1%	184045
184045	8%	1%	196928
196928	-5%	1%	185112

Now say you choose to invest your money yourself, for the same term of ten years, and achieve the same returns as above:

CAPITAL	GROWTH	FEE	NETT
100000	7%	0	107000
107000	10%	0	117700
117700	14%	0	134178
134178	-2%	0	131494
131494	<b>-8</b> %	0	120975
120975	20%	0	145170
145170	23%	0	178559
178559	11%	0	198200
198200	8%	0	214056
214056	-5%	0	203354

This means that had you invested the money yourself, you would have made an additional \$18242 ! Is this a good thing ? Yes and no. Yes, because naturally, you would make an additional 20 grand for yourself. Furthermore, if your Financial Consultant is not seeing you on an annual basis to review the performance of your investment, you are really giving money away and receiving nothing in return. Also, the fee of 1% is based on the outstanding value of your capital, and not the value of your capital at inception. In other words, in year three for example, your Financial Planner's fee of 1% would be calculated on \$134 178 that is the value of your investment after three years, and not \$100 000, that was your initial investment.

On the other hand, if you do it on your own; in year five, you notice that the markets continue to perform negatively, and that you have lost 2% in year four and a further 8% in year five, with your capital reducing from \$134 178 at the end of year three to \$120 975 at the end of year five.

How will this make you feel, considering that you've lost more than thirteen grand in the stock market in the last two years ? You may start acting emotionally. You may be tempted to sell, wondering when the cycle of losing money will turn. And so, you acquiesce to your emotions and sell. And then a year later, the markets deliver a stellar 20%, and a year after that, a whopping 23%.

So, you hold on, and after another year that delivers 11%, you buy, making 8% that year. And then the markets tumble, and you loose 5%. And then you sell. In the process, you forget the timeless adage of "its not timing the markets, but time in the markets" that matters. So instead of making \$103 354 on top of your initial \$100 000, you make far less. So had you had consulted a Certified Financial Planner, they would hold your hand along through your decade long investment. Though they are not Fund Managers that do not select the Funds, they will guide you along your investment trajectory, If you are emotional, sometimes selling at the bottom and buying at the top; instead of buying at the bottom and selling at the top, it may well be worth paying that additional 20-odd grand and solicit their services. But the ultimate choice, our dear family, is yours !

• TAX

The above calculation does not factor the effect of tax into account. Like fees, tax has the unpleasant propensity of eroding our gains. There are various types of taxes. This will depend on country-to-country, maybe even county-co-county, and investment-to-investment. Some could be Capital Gains Tax, Income Tax, Company Tax, Secondary Tax on Companies, Dividends With-holding Tax, General Sales Tax or Value Added Tax, Income Tax, and Estate Duty. Always ask your Intermediary the tax implications of your investment, as it will impact on the final value of your investment. If you do not make use of an Intermediary, ask the Institution offering the Investment for a marketing brochure that should contain the tax implications of your investment. Also, understand what the tax implication is; does it apply to your capital of \$100k, to your profit of \$103k from the capital, or to both capital and profit.

In the case of Uncle Z, he needed to pay Capital Gains Tax when he sold a condo. He also needed to pay Income Tax on the rental income from his condos. He was meticulous in his record-keeping in that he retained invoices and documents that applied to each and all his property transactions, so that when tax season arrived, he claimed all deductions that the law legally allowed him to claim.

#### • INVESTMENT INCOME AND CASH FLOW

You also need to determine whether your Investment will pay you a monthly income. Uncle S didn't need a monthly income from his gold coin investments, so that question was not applicable to him. For Uncle Z however, he desired a passive income from his investments, that is one of the reasons why he selected Real Estate as an Asset Class in the first case. As soon as his investments in Real Estate became cash flow positive, he would plough the additional cash flow into his mortgage payments so that the property would become free of financial encumbrances. This supported his vision to live off his passive income as quickly as possible.

Passive income is.. money that is made for us while we are sleeping. Examples of passive income includes rental income. If you are an Author, book sales, whether e-books, audio books or paper-based books will all yield a passive income, long after you have written the book.

If you are a musician, sales from your records, even years after it was first released, will make you a passive income. Most people desire passive income for it frees us up to do the things we've always wanted to do and to live the life of our dreams.

Uncle Z received rental money from his condos while he was on holiday. We received income from our audio and book sales through our website because we turned our website into an ATM. It makes us money, in various currencies, and from various countries from around the world, and through various payment gateways.

A common question that we receive from our Mi2C students is do we need to be rich to receive a lot of passive income. The answer is simple:... you determine the quantum. As long as your passive income exceeds your monthly expenses, you are financially free. If your monthly expenses are \$5 000 and your passive income is \$6 000, you are financially free. The amount is determined by you.

#### • GLOBAL PORTABILITY

Passive income is an effective way to finance living the life of our dreams. If we want to travel the world, even as a family, passive income is one way of doing it. When we discovered our purpose that was to emigrate ourselves to the service of The CEO of the Universe, that inspired us to go after our passion of leading One Hundred Millennial hearts from heedlessness to wakefulness, from working class to world class, and from ordinary to extraordinary; we built a business that supported our purpose and passion, for we realized that by doing what we loved and loving what we did, we unlocked our greatest form of passive income.

We built a business that we could take wherever we wanted to take it; to live the life of our dreams the way we chose, where we chose, and how we chose. We became tax residents in a jurisdiction where the tax system best suited our business, became citizens of another country that gave us more mobility and ease of access, and residents of yet another country where the lifestyle suited us best.

For us, Real Estate didn't always work for us as we didn't want the hassle of maintaining condos by seeing to things like burst geysers, dealing with Tenants that defaulted on their rent, and listening to Tenants that moaned over peripheral and inconsequential things. This function may surely be outsourced. Real Estate and Gold have both worked for us, but as we go through different phases in our life, select Asset Classes that will support your lifestyle.

During our travels and through discourses with interesting folks, we've met many disenfranchised people from countries such as Syria and Myanmar, that have been displaced as a result of political discord. Because their businesses and income streams were immobile, their whole lives were thrown upside down by the genocides that befell their native homelands.

We learnt from this, leveraging the power of the internet by building a business that is globally transportable, supported by a stream of Income that can be earned, spent and invested in any country on the planet.

Though we are living in an age that is dominated by electronic money and crypto currencies; it is our conviction that the world will go back to using gold and silver, that will become official and legal tender. Gold and Silver will become the currency of the future. It is therefore our conviction that you should store your wealth in gold, as soon as you can.

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But for the world to transform from paper money and crypto currencies to gold and silver; the world will need to go through a massive re-adjustment never seen before in the history of mankind.

The 2008 global melt down caused by Retail Banks lending money to consumers to buy houses that couldn't afford it, exacerbated by Investment Banks that packaged these sub-grade mortgages, then insuring it through what they called Credit Default Swaps, and then selling to others, clearly knowing that they were selling toxic rubbish; was really a precursor for cataclysmic event that is going to unfold in the next decade. Over the next ten years, households will no longer be able to afford their mortgage payments. In this wave that is going to hit the world that will make what happened in 2008 look like a pussy cat; opportunity will beckon for Investors holding lots of cash. If you can build up as much cash as you can now, storing it gold, you will become very rich in the next cycle, where you will be able to buy property at rock bottom prices. There is going to be an over-supply of residential property, that will cause property prices to tank. Conversely, as households will no longer be able to afford payments on their homes, the demand for rental accommodation will increase and sky rocket. If you have cash and an excellent credit profile, and if you have a penchant for Real Estate as your preferred Asset Class, you will be able to go on a shopping frenzy and you may well find yourself in the pound seat. During times of ease, fortunes are made. During the next tumultuous wave, will you build your Empire ?

#### • **GUARD OUR TREASURES**

When doing a Risk Analysis, we need to always reduce our risk. The best way of mitigating our risk is by asking someone else to wear the risk for us.

What this simply means, is always insure your risks. Uncle S stored his gold coins in a Bank vault. But even Bank safes get robbed. Cognizant of this, he always insured his bounties, took photos of his loot, and ensured that his insurance premiums were always current.

Similarly, Uncle Z transferred his risks to someone else's balance sheet. He insured his properties, so that when calamity struck, he was covered for this eventuality. It did one day, when an entire factory went up in flames. He didn't flinch an eye-lid, knowing that his risk was mitigated.



#### **RE-CAP**

To summarize what we have discussed thus far, lets re-cap. STEP ONE is to identify our risk category. Based on your answers from the Risk Analysis, your risk score was This means that our profile of Investment is ...

1	CONSERVATIVE
2	MODERATELY CONSERVATIVE
3	MODERATE
4	MODERATELY AGGRESSIVE
5	AGGRESSIVE

STEP TWO is to identify our goal. In other words, what is the objective of our Investment. An example would be to Invest for Retirement, getting a ride on Virgin Galactica to see the Earth from space, or to build capital using the ISAAC LAKHI® Law of 10%.

1	GOAL ONE
2	GOAL TWO

3 GOAL THREE \_\_\_\_\_

STEP THREE is to determine how much time you have to reach your goal. Remember, the longer the term, the more risk you can take, Shorter goals means lower risk should be taken. Now list the time frame for each goal here:



Great ! Now that you have identified your overall risk profile, your goals, and the term to achieving each goal, STEP FOUR is matching an Asset Class to it. For example, your risk profile may indicate that you are a Moderate risk Investor. Your goal may be to create a Real Estate Portfolio, consisting of 10 condos. When the income earned from the rental income exceeds your monthly living expenses, you plan to hang your shoes up.

As you already own 2 condos, and have the down payment to buy 2 more condos, you estimate that you can do this in 12 years. This is therefore a long-term plan. Your preferred Asset Class is naturally, residential Real Estate. But you also need to save for the down payment to buy each condo. So, your enabling Asset Class can be cash in a money market account, gold coins, gold mutual funds etc and et al. This means that next to Goal One you will insert RESIDENTIAL REAL ESTATE and the secondary Asset Class will be gold.

- and / or .....
- 3 My Preferred Asset Class for ..... is ..... is .....

The final step, that is STEP FIVE, is an undertaking that you are making to yourself and your family, to achieving these goals. Imagine that you are now sixty-five years old, and that you have accumulated 15 condos. Each one gives you a net rental income of \$1 000 per month. This means that on the last day of each month, your Tenants deposit a cumulative total of \$15 000 into your bank account.

This happens every month, whether you are on holidaying in Singapore and lounging on your hammock in your garden. How does that make you feel ?

Poor people plan for today. Middle class people plan for months. Rich people plan for years. Wealthy people think decades. The Elite plan for generations.

Now imagine that at sixty-five, you have two kids, aged thirty-five and thirty-two. Now rewind thirty years to when you were thirty-five, when you had zero condos. Now imagine that are at your Dad's Will recitation ceremony, and your Dad left your Mum, your sister and you with five condos each, and that each of you gets a monthly rental income of \$5000; how do you feel? We are sure that this would make you feel warm and tingly inside.

So by committing to follow such a plan, you are not only planning to build a good life for you, but you are starting to think like the elite, because you are planning for your children, grandchildren, and great grandchildren too!

Just imagine that if your great grandfather who you never had the opportunity of meeting; if he planned for your life, when he was in the world a century ago, how would you feel? But it's not too late, because though we can't change our history, we surely can shape our future. If you are still happy, ask your best friend to witness your commitment. But if you are married, have your autograph witnessed by your Spouse. When we have the buy-in of our family, it becomes significantly easier to achieve our goals if we are all on the same page, pulling in the same direction, and gravitating towards the same goals.

WITNESSED BY

NOTES

Rule #5 **Protect your Legacy** 

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AND TESTAMENT

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While some of our Uncles died old, there were a few that did not make their 45<sup>th</sup> birthday. One such Uncle, Uncle Y, died at forty-two of motor neuron disease. Motor neuron disease is a progressive sickness that involves the degeneration of the motor neurons in our body and the depletion of our muscles. It causes the nerves in the spine and brain to gradually lose their function. It is a rare and uncommon form of neurodegeneration.

Lou Gehrig, the famous sportsman that played first base for the New York Yankees and lead his team to six World Series Championships, fell victim to Motor Neuron disease. Of its other victims was the British Physicist, Dr Stephen Hawking, who was diagnosed with this debilitating condition while studying at Oxford University in the sixties. Notwithstanding, Hawking went on to gift the world with numerous scientific and mathematical theories that won him many awards including the US Presidential Medal of Freedom, while maintaining his position as Professor of Mathematics at Cambridge University.

His life became the basis for many books, documentaries and movies, including *The Theory of Everything* that earned actor Eddie Redmayne an Academy Award.

Notwithstanding Gehrig and Hawking's fame and success, Motor Neuron disease, as with all diseases, does not discriminate. It expectorated its venom at ordinary folk like Uncle Y.

Despite his sickness, Uncle Y dressed like a million bucks, got into his wheelchair and went to his office, gave generously to charities, and built a legacy that continues to be carried out by his Widow and two outstandingly smart daughters.

Part of protecting our legacy entails ensuring that should we leave this world prematurely, as Gehrig, Hawking and Uncle Y did, to put enough life, disability and Severe Illness cover in place that will protect your loved ones, at least from a financial point of view. Many years before Uncle Y got sick, he put this structure in place to cater for such an eventuality. When the dreaded day arrived, and pursuant to a battery of medical exams performed by their Doctors; the insurance company realized that his condition was terminal, and because he had less than a year to live, paid out his claim, even before he closed his eyes.

Before dying, Uncle Y went to see his Financial Planner who did his.. Estate Plan. He made sure that his liabilities, taxes, and Executors fees were covered. He then looked at his wife and two daughters' needs, ensuring that there was enough money in his Estate that would fund their needs. He then set up to draw up his last Will and Testament. This Testamentary disposition was not just a piece of paper that he completed based on some haphazard plan. On the contrary, he had a strategy, and then made sure that his Will aligned with that strategy, that could be carried out when he passed away.

Our dear Mi2C family, if something were to happen to you today, would your family be taken care of ? Would there be enough money to take care of your wife, or will she have to marry a bum just so that he can pay the bills for her ? Or, as the man of your home, have you taken the giant step of ensuring that you are covered should such an eventuality befall you, that if it did, and even if your Widow were to re-marry, she would do so out of choice and not necessity ? If you are a father, will your Orphaned young children have sufficient cash in a Trust that will take care of them, especially for their educational needs, so that their dreams of becoming an Astronaut, Pilot, Teacher, or Entrepreneur will be realized ?

That the day when you are lying in a box deep in the Earth, your child can come to your grave, and say to you "I did it. Thank you for leaving that policy for me. Today, I graduated as a Lawyer".

If you are a single person who feels that you don't need life cover, you are probably correct. But what happens if you get sick ? What happens if you are unable to work after ending up disabled while playing baseball ? What happens if you end up with Motor Neuron disease like Dr Stephen Hawking did ? Who will look after you and care for you ? Who will foot your medical bills ? Will you become a burden to someone ?

According to insurance company, *Liberty Life*, the fastest growing cancer in the world today, is breast cancer, *in men*. While many may not like talking and reading about things like this, because death and sickness conjures visions of doom and gloom; it's little surprise that its women who confront and embrace these realities more than men.

That a mother will think of the food in her daughters belly, clothes on her little ones back, a roof over her head, and a mind that boasts rich and fertile soil whose flowers bloom with abundant knowledge that gifts the world with her useful service, that in exchange will pay this mothers child handsome financial rewards, so that her child may live a happy and wealthy existence, should she be in the unfortunate position of being unable to be with her child.

A common question that we receive from Mi2C Workshop students is *how much life*, *disability and severe illness cover should I have*. While a million Dollars may be enough for one, it may not be enough for another. Uncle Y had two daughters aged five and four when he died at forty-two, so he would've required less cover than Uncle Z who was thirty-nine when he died, with three teenage children aged fifteen, thirteen and eight. Uncle's Y home may have been paid, but Uncle Z looked after his parents like precious jewels when he was in this world and had a desire that they continue to be taken care of post his departure from this world.

In doing the calculation for life cover, you need to consider the following:

1 What is the value of my mortgage/s, car debt and all other short term debt such as credit cards, bank overdrafts, store cards etc and et al, that will need to be settled should I close my eyes today ?

Say you are owing the Bank \$200k grand on your home, \$80k on your cars and \$50k in short term debt, your number will therefore be \$330k.

2 Then how much will my spouse need. Say your spouse also works a 9 to 5 job, then you don't need as much if your spouse doesn't work a 9 to 5 job. But if you are gone, your Spouse may not be able to earn as much as they previously did, as they would be doing things like picking your kids up from school and helping them with their homework. Now may also be a good idea to realize your spouse's non-financial value and an even better time to acknowledge them. When done, make a mental note to constantly acknowledge them.

Say your spouse is aged 35 and their life expectancy is 80. Life expectancy differs in various countries around the world. In some countries it may be higher than other countries. Life expectancy also depends on whether your spouse is male or female, as gender also impacts on this number. It may be a good idea to read up on life expectancy for your region.

Assuming you both agree that should your eyes close today, your spouse will discontinue working. Say your spouse needs \$2000 a month (ignore children's cost as we'll discuss it in the next step. Also ignore mortgage and other payments as this was calculated in the step above), the calculation will be:

\$2000 per month \* 12 months = \$24 000 a year Life expectancy: 80. Current age is 35, so you need to make provision for 45 years. Therefore \$24 000 \* 45 years = \$1 080 000.

You might now be asking yourself what about inflation, because a loaf of bread will cost you far more in ten years than it will today. Indeed. Let's say that inflation is 5%, and you die and your spouse receives \$1 080 000 that they invest and get a return of 5% on this money. The net effect is therefore zero, because inflation is 5% and the return is 5%. But if inflation is say, 3% and they get the same 5% return, you can reduce the \$1 080 000 by 2%.

This is a complex calculation that falls outside the scope of our book. In our book, we follow the KISS principle. KISS, by the way, is the acronym for *keep it simple, smarty* !

- 3 The next part is to work out how much you will need for the kids, "baby boy" aged five and "baby girl" aged four. They will need money for education, healthcare and daily living costs. This may be \$1000 per month. Baby girl desires to become a Lawyer that you calculate she will complete by twenty-three. Baby boy loves sports cars and want to become an Engineer that you calculate he will graduate by twenty two. In both cases, you would like to put in extra capital for three years for each of them after they graduate while they find their feet. The calculation will therefore be:
- BABY BOY

Current age: 5. Needs cover till age 25. This equates to 20 years Needs \$1000 a month. So \$1000 per month \* 12 months = \$12 000 20 years \* \$12 000 = \$240 000

- BABY GIRL

Current age: 4. Needs cover till age 26. This equates to 22 years Needs \$1000 a month. So \$1000 per month \* 12 months = \$12 000 22 years \* \$12 000 = \$264 000

Baby Boy and Baby Girl therefore need \$504 000.

In the above calculation, you need \$1 914 000 life cover to ensure that your liabilities are settled, your spouse is taken care of for life, and that your kids grow up to become meaningful contributors to society by becoming Lawyers and Engineers.

This is a very simple calculation. It doesn't take the effect of Taxes and Executors fees into account. If you have existing life cover, it should be subtracted from the total of \$1.9m. You may have existing investments, like a Real Estate portfolio that pays you monthly rentals that you may wish to subtract from the amount of \$1.9m. You may want to take care of your parents.

Or leave something to a charity. Again, this is a very simplistic calculation. The intent is to give you a more-or-less indication of what you need and how to calculate it.

In no way is it considered to be advice given, and we strongly recommend engaging a Certified Financial Planner or Wealth Manager to help you.

But one thing is for sure, if you are constantly broke, and after reading this book, start putting away 15% of your monthly income using the Law of 10%, and have a MILLION DOLLAR Life Insurance policy, it will certainly make you start feeling like a million bucks ! Through it, you will walk taller and radiate with more confidence !

In some religious denominations and cultures, life cover is frowned upon as taboo or even forbidden. When we asked clerics the reason for this, we were told that life cover was predicated on two unsanctioned convictions. The first was that life cover lacked the element of certainty; that there had to be certainty in a transaction for it to stack up, failing which the transaction was deemed an impermissible arrangement. The second was that life cover contained interest, that was forbidden by religious injunction.

As for the former, death and taxes are among the few certainties in life. Death is not only certain, but also guaranteed, for every soul shall taste of death. Death is an eventuality even for the ambitious soul who wishes to live forever.

Insofar as interest is concerned; it is a shame that interest and usury are used interchangeably. Interest and usury may be homogenous but vary very significantly.

Interest is .. the charge for the privilege of borrowing money from a Lender at a market related return. You approach a Lender, such as a Bank, for a loan of \$100 000 for one year. After doing an analysis on your risk profile, the Bank determines that in order to make a reasonable profit that is appropriate to your risk profile, it will loan you the money in return for interest at a rate of two hundred basis points above the prime lending rate. 100 basis points simply means 1%, 200 basis points means 2%, and so on. As the prime lending rate is say 5%, you are therefore paying 5% + 2%. Therefore, on your loan of \$100 000, you would have paid back \$107 000 after one year.

Now let's say that instead of approaching a Bank for a loan, you go to a mafia boss for the same amount of \$100 000. You agree to pay back the capital of \$100 000 after one year. He charges you a rate of 10% a month. As there are twelve months in a year, you would pay back 120%, or \$120 000, plus the original capital of \$100 000. That means that you would've paid back \$220 000. This is not interest. It is usury. Usury is the practice of lending money at unreasonably high interest rates.

Had you gone to the Bank, you would have paid back \$107 000 in total. That is interest.

Now let's say that instead of approaching the Bank, you go to your Uncle, who is a very rich Entrepreneur who has millions sitting in his checking account collecting dust. You ask him for a loan of \$100 000 for a period of one year. You sweeten the deal, and instead of paying him back \$107 000, offer to pay him back \$110 000. But instead of asking you for your financial statements, cash flow projections, business plan and order book like the Bank does, he tells you "I'm tight" and throws every other excuse why he can't lend the money to you.

The fact that he is sitting on millions in his bank account, that is not providing an economic return or benefit to anyone, except his ego, is in itself usury.
Not only Banks lend money. Insurance companies and other businesses may also lend money. But to do this, they need to conform with laws created by governments that limits the amount that they may charge individuals and businesses. That limit is interest, not usury. Governments themselves do not like usury as usury results in runaway inflation. Do mafia bosses and gangsters register their businesses with Government Regulators so that they may charge interest? No way, because the profit that they would make from interest is not attractive enough for them. To make their businesses as profitable as they'd like it to be, they charge usury and therefore have to operate outside the legal framework.

Businesses and households need credit in order to grow. A household may require cash to buy a house and cars. A business may need to purchase raw materials to fulfil an order.

A Bank may position the mark-up it charges us as a "profit" instead of interest, but if its profits are significantly higher than the market norm, than that in itself is usury.

We therefore stand by our conviction that life insurance is a necessary tool that is required for your planning, to get you from where you are, to where you want to be, from ordinary to extraordinary and from working class to world class. After a few years implementing the law of 10%, you may find that you are sitting on a healthy basket of attractive assets that pays you a healthy dose of monthly passive income. When you reach that point, you may want to discard your life cover, albeit not completely, because life insurance is still a cost effective proposition to amortize Executors fees and Government imposed taxes. You don't want your family to have to liquidate your hard-earned assets to pay for fees, taxes and tolls when you die.

Let's say that your monthly contribution for your life insurance for you and your spouse is \$500 per month, that gives you each \$1m in life cover. After 40 months your Spouse passes, and assuming that neither the cover nor the contribution increases; this means that 40 months and 40 contributions totalling \$20 000 later, the insurance company puts \$1m into your bank account. That's not a bad cost-versus-reward proposition for you.

Reciprocally, you don't want to be paying these contributions of \$500 forever. After some time, you should start amassing investment assets that pays a handsome return that makes the life insurance superfluous and academic.

Another common question that we receive from our students is *when the best time is to take out life insurance*. As early as possible, and when you are healthy. Its like taking out a Bank loan; you take out a loan when your credit is strong and when you don't really need the loan. That way, you get attractive pricing. Similarly, when you are healthy and young, you will receive prepossessing premiums. But say you go have a heart attack or a stroke, it may be difficult to get cover. If you do, the rates may be significantly higher, even making it unaffordable. Also, when you are young, your risk of dying is lower than when you are older, so your contributions are obviously cheaper. Do you think that Uncle Y would have got life cover after he was diagnosed with motor neuron disease ? No way.

It's also a good idea that if you are young and don't need the cover right now to take out an option to exercise cover in the future. Say you only need \$1m now but concerned that your health may deteriorate for whatever reason, like say, family history of heart trouble; what you do is take an option for say, \$5m that you can always exercise in the future. For now, you don't pay the premium for \$5m, just the premium for the option.

Up till now, we've discussed the implications of closing your eyes. But what happens if, like us, you end up in a car crash, in BMWs legendary and iconic M3 sports car, and the air-bags fail to deploy? You then end up with an 80% brain disability. What then?

Inspired by Ferrari's slogans "only those who dare, truly live" and "we are the competition"; a similar thing happened to Uncle Z. He bought a Ferrari and a few days before his 40<sup>th</sup> birthday was involved in an accident. The car caught alight and he ended up with third degree burns. This could happen to anyone.

As you transform your life and catapult yourself to higher levels on this inspiring trajectory called life; you have to take precautions. You've got to cover your bases. If you end up in a wheelchair like Uncle Y, you've got to have disability cover that will ensure that all your liabilities, such as mortgages, cars, short term debt and loans are settled. You also want to ensure that there is additional liquidity for other additional implements; Uncle Y had an elevator fitted to his home and needed a specially modified wheelchair.

You'll also want to insure your income, so that if you become disabled and / or sick, you will continue to receive a monthly salary.

If you are already thinking of getting life, lump sum disability, Severe Illness and Income Protector into your portfolio of financial protection products, then you've already taken the FIRST STEP in securing your financial future. We salute your decision. If you choose to do it yourself, there are lots of insurance companies that will cover you directly independent of a Financial Planner or Wealth Manager. If you have a basic portfolio, then this may be okay, but we do recommend that as your family and assets grow, that you consult with a Certified Financial Planner or Wealth Manager. If however, you prefer to go via a Planner, then you may wish to call the Wealth division of your local Bank ask them to send one of these highly skilled Professionals to come and see you. You may also call a life company and ask them to send one of their skilled Financial Consultants to see you.

STEP TWO is to work out your existing liabilities. These may include your mortgage/s car/s, short term debt and other loans. If you are still renting a place, then make a provision for a property for your family.

NATURE OF LIABILITY	AMOUNT
Mortgage 1	
Mortgage 2	
Mortgage 3	
Car 1	
Car 2	
Car 3	
Credit Card	
Credit Card	
Overdraft	
Overdraft	
Personal loan	
Personal loan	

Store card	
Store card	
Other:	
Other:	
Other:	
TOTAL for "A"	

The amount above will be the same for Permanent Disability and Severe Illness. If you wish to make provision for special implements like a wheelchair, elevator, specifically modified vehicle etc, write it here, and mark it **"B"**.....

Now add "A" and "B" and write it here as "C"	
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**STEP THREE** is to make provisions for your loved ones like your spouse, parents, grandparents, child/ren and / or anyone that is financially dependant on you. To calculate this:

Write down the name of your Spouse. If you are still happy, ignore this block	
How much will they need every month to live (excl mortgage, car & kids)	
Now multiply the above number by 12 and write it here	
Now write down how many years you would support your Spouse for	
Now multiply the number of years by the value of the annual support	

Now replicate this for all your loved ones. If you are married and have 2 children, and support others like a parent, you should have four sections in total:

Write down the name of your loved one here	
How much will they need every month to live	
Now multiply the above number by 12 and write it here	
Now write down how many years you would to support them for	
Now multiply the number of years by the value of the annual support	

Write down the name of your loved one here	
How much will they need every month to live	
Now multiply the above number by 12 and write it here	
Now write down how many years you would to support them for	
Now multiply the number of years by the value of the annual support	

Write down the name of your loved one here	
How much will they need every month to live	
Now multiply the above number by 12 and write it here	
Now write down how many years you would to support them for	
Now multiply the number of years by the value of the annual support	

Write down the name of your loved one here	
How much will they need every month to live	
Now multiply the above number by 12 and write it here	
Now write down how many years you would to support them for	
Now multiply the number of years by the value of the annual support	

Now add up all the boxes and put the number here as "D"	

If you have any existing life insurance, write it here as "E"	
Now subtract E from D and write it here as "F"	
If you'd like to donate to a charity or leave money for nephews/nieces/cousins, write the amount as "G"	
Now add "F", "G" and "C" together and write it here	

The above number will give you an indication of how much life cover you need. This is a very simplistic template. It doesn't take taxes, Executors fees, growth and inflation into account. It also doesn't take income that your loved ones may receive post your demise, such as rent, into account. Notwithstanding, if these don't apply to you, this should give you a good indication of how much cover you need.

**STEP FOUR** entails picking up the phone and speaking to an Insurance Company that will cover you over the phone. Remember to also cover yourself for permanent disability and Severe Illness that was explained above. Also remember to cover your monthly nett salary. If you are married, cover your spouse too.

If the premium that you are quoted is too much, shop around until you get the right deal for you. If it's still too high, then reduce the value of the benefits, and review it annually as your disposable income increases.

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Rule #6 Put Gold behind the era of Gold When we were teenagers, we had a desire to become a Nephrologist. A Nephrologist is a Doctor that specializes in the kidneys, managing the preservation of kidney health. This medical specialist also treats kidney diseases, such as diabetes. Uncle S heard about this ambition, and he asked us to help his elderly father who was a diabetic. Of our daily chores, we had to ensure that the geriatric took his daily dose of medication. This was an insulin injection. For many years, things went well, but one day, he suddenly fell into a diabetic coma, and after grappling with the disease in hospital, became a terminal casualty of it.

Twenty-four years later in 2016, the US Food and Drug Administration approved the first ever artificial pancreas. The pancreas is an organ situated in our abdomen that regulates blood sugar levels in our body by secreting insulin. The artificial pancreas measures the amount of insulin in our body, and if there isn't enough, it will secrete more to bring blood sugar levels back to normal.

Had this technology existed at the time, the old man would probably still have been enjoying the beauty that the world has to offer today.

Our dear family, the world is making incredible technological strides. The information age has largely been shaped by Millennials during the digital revolution that was inspired by the technological revolution. Thanks to these new technologies, especially in the field of medical science, people are living longer, where 100 is the new 60. Over the next century people will live healthier and longer lives. But will they live financially happier lives ? 91% of the people on the planet will not be able to afford retirement.

While Millennials are to be saluted for saving for the short term, what happens about the long term. For many of us, our health is our greatest wealth, and we leverage this health to earn wealth. If the health dissipates, how to we accumulate wealth? In the previous rule on money, we discussed the implications of dying too soon. But what happens if you live too long? Will you be part of the 91% unable to afford retirement, reliant on state pensions and / or financial support from your children?

Even if businesses in Corporate America double their revenue and profits soar in a short period of time, it doesn't mean that their head count will double. Business Leaders are always looking at innovative ways to get a higher return on Assets. If your company places value on human capital, then your Executive Officers are always looking at getting the most out of their employees. While a Millennial will always remain a Millennial, it doesn't mean that Millennials are not getting older. Today you may be the hottest thing on the block, but there is a plethora of amazing Generation Z kids behind you, just waiting to make their mark on the world. To make way for them as they enter the labor force when they are in their early twenties, corporations will be making plans for the Baby Boomer Generation and Generation X to hang up their shoes. What happens when the time comes for Millennials to make way for the next generation of entrants ? Will you have accumulated a pot of cash big enough to sustain you for the rest of your life ? If you are currently thirty-five, wish to retire at sixty-five, and assume you live to one hundred, you will need capital to last for thirty-five years. Suppose you need fifty thousand Dollars a year to live, your salary increases by 7% a year, inflation is also 7%, and your money grows at 9%, you will need almost ten million Dollars at retirement ! That's a big number ! Also, if you are thirty-five, and retire at sixty-five, that's only 360 more pay checks, where after you will not receive a pay check for the rest of your life !

Will your savings from your 401(k) be enough ? Gone are the days where companies that you worked for would pay you a pension for life. Under those plans, also known as a defined benefit plan, whether you lived to sixty-one or two hundred, the risk sat on the balance sheet of the Fund. For as long as you were alive, you would get a deposit into your bank account every month. These have been replaced by Defined Contribution plans, where the risk sits on your personal balance sheet. If you live till seventy-seven and if you have capital to last you up to age eighty-eight, that's great. But if you live up till one hundred and one and your capital lasts up till eighty-eight, what then ?

Many countries in the world offer attractive tax incentives to individuals that invest money for retirement. We have students in South Africa for example, that are taking massive advantage of the 27.5% tax benefit. What this means, is that for every \$10 000 they put into a Retirement Annuity, the tax man gives them \$2 750 back when they submit their annual tax return. Some of our students even live and work in London, Macau and Hong Kong, and while they know that they can't access their money before their fifty fifth birthday, they are even more aware that if they make London, Macau, Hong Kong, or anywhere else in the world for that matter their home, they can withdraw their full pot of retirement money and take it back to London or Asia. This gives these Millennials the option of making their retirement investments internationally portable.

If you are an Entrepreneur and own a business that you consider to be your exit strategy that is your retirement pot of gold, what steps have you taken to build your business into an Asset of Value, that you can sell? According to Forbes, only one in five businesses that are advertised in the marketplace get sold. That's an 80% chance that your business may not get sold.

Another common question we get from our students is *when is the best time to start planning for retirement* ? We answer our Mi2C family like this:

In addition to investing in gold, Uncle S invested \$12 000 a year for ten years from twenty to thirty for his old age. At thirty, he suddenly stopped, and did nothing for retirement thereafter. This means that he contributed \$120 000 toward his retirement savings.

His friend, however, did nothing from age twenty to thirty. Then from thirty to sixty, he saved \$12 000 a year. This means that he contributed \$360 000 toward his retirement savings.

They reached sixty in the same year. Who do you think, assuming an annual return of 10%, got out more ...While most of our students said Uncle S' friend, the reality is that Uncle S got out more. He got \$3.67 million, while his friend got out \$2.17 million. Surprised ? That is the power of compound growth.

If you start in your twenties, you need to put away less each month, than if you were to start in your thirties. Similarly, if you start in your thirties, you need to put away less than if you start in your forties.

Are you going to be part of the 91% unable to afford retirement, or the 5% that will be able to maintain your standard of living when you retire ? Or, will you be a part of the top 4% who will retire super rich ? Get on the phone with your Wealth Manager, Financial Planner or Financial Consultant and put a savings plan in place to fund retirement. Or increase your contribution from your Isaac Lakhi® Law of 10% to fund Retirement. You'll thank yourself when you are grey. because there is nothing more fulfilling than soaking in a glorious old age. We all deserve it.



## RULE *#* 7 Get a Tribe of Professionals

When Uncle Z sold his business at the age of thirty for one hundred and sixty million bucks, he found himself with a nice problem to have; he was in the position of sitting on a truck load of money. But not all of this was cash. According to the terms of the deal, a part of the purchase price was paid in shares and he had to achieve performance hurdles over a period of thirty-six months for the shares to vest. What vesting of shares means is that you can't sell or transfer shares until they mature. But this was all new to him, for his business was a medium-sized family business, and suddenly he was dealing with complex financial instruments usually deployed by big businesses. The sale of his business catapulted him into the big league.

When the insurance company paid out his death claim even before he died, Uncle Y also sat on a truck load of cash. Like Uncle Z, they were both Entrepreneurs, and were both rich men. But they didn't always sit on large amounts of cash that they now had in their bank accounts, because most of their cash was invested in inventory, machines, property and receivables.

What would you do if you suddenly found yourself sitting on a pile of cash like you've never had before? We're not referring to the lottery and jackpot. History has shown that many lottery millionaires end up broke in five years. You may be a working-class person who invents a new technology that a bunch of Investment Bankers in high-priced suits show up at your door with a big check for. What then?

During Uncle S' era, people were becoming Millionaires in their sixties and seventies. Billionaires were far and few between. Nowadays, people are becoming multi Dollar Millionaires in their twenties and Billionaires in their thirties. According to Forbes, there were 2 208 Dollar Billionaires in the world in 2018, with an average basket of assets valued at \$4.1 billion.

Fortunately, Uncle Z and Uncle Y had both built a Tribe of Professionals over the tenure of their careers as Entrepreneurs. These included Auditors, Accountants, Attorneys, Advocates, Private Bankers, Commercial Bankers, Certified Financial Planners and Wealth Managers.

When Uncle Y received the deposit from the insurance company, he saw an Attorney that specialized in Commercial Law, but when he realized that his Attorney did not have the special knowledge on Wills he was looking for, he engaged a Financial Planner. This person was skilled in Wills, Estates and Trusts, and ensured that Uncle Ys legacy would be protected, and that his wishes would be executed post his demise.

When Uncle Z received his cash, he desired to invest the money. He met his Private Banker who introduced him to a Wealth Manager. He also needed advice on the tax consequences on his non-vested share portfolio, that a highly skilled Tax Accountant could answer.

Some people may desire to be a Millionaire or Billionaire, whereas others may just want to be comfortable. Both are okay. But as you move up in the world, you will need a Tribe of Professionals. When we worked at First National Bank, we built up and nurtured such a team. We made friends with an Accountant who worked for KPMG and had vast tax knowledge. A few years later, he started a practice of his own and we continue using his services up till today. We'd refer our customers to him, and he would work on our accounting and tax matters in return.

We also made friends with a junior Attorney who worked for a tiger of a Lawyer. When he left to work for a corporate, the tiger became our regular Attorney who did sterling work for us over the years. At times, there were complex legal matters that needed representation in the High Court, and our Attorney introduced us to an Advocate to expedite this.

While working at the Bank, we set up a technology business, and built a relationship with a Commercial Banker. He in turn set us up with a Private Banker for our day-to-day transactional banking and lending. When we needed life insurance, the Private Banker introduced us to a Financial Planner, who in turn had our Trust and Will examined by a Wills & Estates Lawyer.

But these services don't come cheap. These are highly skilled Professionals that deserve a reward commensurate with their efforts. We need to be respectful of their time, but also need to be cognizant of costs. If you are an ordinary soul like us, you don't need a Wall Street law firm or Big Five audit firm. Yes, when your business grows to that level or if you are already that level, you can seek their service and counsel, but for now, think big but start small. Be creative in how costs are amortized. Like us, you can do a value exchange of customers for fees. If you have friends that are trying to build their careers or practice, approach them. As your portfolio becomes more complex, like Uncles Y and Z, your existing Tribe of Professionals will introduce you to Specialists.

Before we say goodbye to this chapter, and as a call to action, we'd like you to think of a Tribe of Professionals that you will form. If you already have your Tribe formed, write down their names here:

ATTORNEY:	 
ACCOUNTANT:	 
BANKER:	 
CERTIFIED FINANCIAL PLANNER:	 

# RULE #8: OWN YOUR HOME

During a break at an Isaac Lakhi Mi2C Success Framework Workshop, one of our students told us that she rented a condo and how she detested it. She explained that for many years she leased accommodation, and midway through the lease, the owner would decide to sell the property. Naturally, this would create enormous discomfort for her, as Realtors would be in and out of her apartment with prospective buyers. She furthermore recounted how Sundays quickly became the worst day of the week for her, for show days were arranged on Sundays, that threw her whole life upside down, as Sundays was "her" special day to relax and recharge her batteries, and now the owner had taken that luxury away from her. This pattern was a psychological rigmarole for her, for she wasn't sure whether the buyer would turn out to be an Investor that would rent the property to her, or if the buyer would ask her to move out when her lease came to an end.

Home ownership creates a psychological "cushion" and gives a person a sense of stability, identity, and pride. It isn't just an accoutrement or an asset to place on our balance sheet. It gives us belonging. Its more than just bricks and mortar. It a place that we can call "home".

Some of our students live and work in different cities on the planet. Some are Bankers in London, while others are Pilots in Macao and Durban. They are young, upwardly mobile and are using the gift of youth to tour the world and accumulate as much money as they can. Some are still happy, while others are married, and have delayed starting a family until their goals of creating an asset base and touring the world have been met. While they are aware that renting is cheaper than buying, albeit only in the short term, and that renting buys them accommodation in trendy and upscale areas; what we like is that despite their globally portable lifestyle, they have bought a property in their home country, leased it, and using their rental income to pay off their mortgage.

But even if you live and work in the same city and are single, the advantages of renting may be more appealing than buying a place. You may even share your accommodation that makes the rent even less, and through this, be able to rent a condo in an upmarket area. While we recognize that this may make economic sense, do supplement this strategy by buying a property and renting it out. Later, when you decide to tie the knot and have children, your future self will thank your past self for giving yourself a head start by acquiring a property. If the thought of whining Tenants procrastinating about things like geysers and noise pollution puts you off, give the property to a realtor to manage.

By owning your home, in a good area, and living a good life within your means, creates the additional benefit that your family will think well of you, will respect you more, and love you more. One day while driving our sons to school, we found our younger son, *Mr. Chairman*, arbitrarily put his arm around our neck and said: "Papa, thank you for everything that you do for us". That made us feel so good, that that day we felt like we were walking on water. On another occasion while sleeping, we found Zeenie turn around in the middle of the night in her sleep, just to hold our hand. Can you imagine the psychological impact that that has on a person?! What Chairman and Zeenie did were not one hit wonders but are repeated to solidify and fortify their love and passion for us. But this cannot be achieved in isolation. To build an ecosystem that will harness such exceptional gifts, it needs work and effort, day in and day out. It requires relentless pursuit, loads of energy, and lots of discipline. But the rewards are worth it! We'll discuss more of this in the next section.

If you find yourself renting and desire to own your own property, its simple.

With your Isaac Lakhi® Law of 10%; even if your preferred asset class if gold, equities or something else, your first goal should be to use the cash that you have accumulated after twenty-four months as a down payment to acquire a home. Also, if you have a low credit score, use the twenty-four months to improve your credit rating. During this time, we opened store accounts, bought clothing on a periodic basis, and always made the payments on time. We also got short term loans that we didn't need and made sure that we paid it back in full well before the due date. In this way, we built up trust with Lenders. Getting approved for a mortgage to acquire your home will then become a seamless exercise.

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### CHAPTER NINE Read & Play Money Games

In April 2018, we were invited by the Director-General of the Ministry of Education, Abdul Wahab Ibrahim, to speak at the annual Kuala Lumpur Book Fair at the Putra World Trade Centre in Malaysia. *Putra* comes from the Sanskrit word "son" or "progeny". This pays homage to Malaysia's first Prime Minister, Tunku Abdul Rahman Putra.

Malaysia's administrative capital is called Putra Jaya. *Jaya*, like *Putra*, is also a Malay word that means "success" or "victory". The words *putra* and *jaya* are extensively used in Malaysia. Putrajaya therefore means the progeny of success and victory. The name of the Malaysian administrative capital acknowledges the epic and cosmic success that Malaysia achieved in the nineties, consistently recording a handsome 8% year-on-year growth. Malaysia consequently became a formidable economic powerhouse not only in Southeast Asia, but Asia too. This success radiates in the exceptionally humble and modest Malays, who despite their triumphs, achievements and accomplishments made in the last three decades, deemphasize their eminence and progress. Little wonder that their capital city, Kuala Lumpur, or "KL" as it is fondly known by many of us, diffuses peace, harmony, and abundance.

While chatting to the ubiquitous, self-effacing, and unpretentious Abdul Wahab Ibrahim, we were taken aback by the number of school kids in uniform, sitting in organized single files, totally immersed in reading epistles from the many literary masterpieces brought to life by authors with vivid imaginations, nourishing the minds of these precious young gems. This flew in the face of our experiences, that demonstrated that in many countries in the world, the last book that college students will ever read, is the prescribed textbooks in their final year of university. Mr. Wahab explained to us that since first opening its doors in 2013, over two million people have visited his Book Fair, and that they had graduated from their goal of promoting a culture of reading in kids and young people a long time ago. Now in conjunction with the National Book Council of Malaysia, they sought to promote professionalism in the book industry, lead literary activities and encourage reading habits.

While absorbing his vision, we realized that Ibrahim unknowingly implemented, and epitomized, Nelson Mandela's proverb that "education is the great engine of personal development. It is through education that the daughter of a peasant can become a doctor, that the son of a mine worker can become the head of the mine, that a child of farm workers can become the President of a great nation. It is what we make out of what we have, not what we are given, that separates one person from another".

While sitting in the noble company of Mr. Wahab, we also realized that more than a decade ago, we too had slipped into a non-culture of reading. We fell into a comfort mindset. We deplored learning and saw learning as a painful experience, rather than as a journey of joyous discoveries. When we were kids, our father taught us to seek knowledge from the cradle to the grave, but at the time, we saw it as a lot of philosophical mumbo jumbo. By our late twenties, we reached a point where we felt that we stopped progressing. We couldn't understand why our Colleagues were getting promoted and we weren't. We just couldn't understand why we weren't making headway. But when our journey of re-aligning our life to be in symmetry with our purpose began, we realized that reading was an intrinsic ingredient of success, as knowledge acquisition was one of the hallmarks of successful people. Once we got onto a journey of metamorphosing our lives, we saw firsthand results of the application of knowledge acquired through reading. In 2007 we attended sales course after sales course with the intent of increasing our sales. But this was to little avail. We watched videos on You Tube and listened to various audio books with little success to show for it.

Then one day we read Brian Tracy's book called "The Psychology of Selling". Brian is a brilliant American Salesman, Author, Entrepreneur and Speaker. Like Abdul Wahab Ibrahim, he is soft-spoken, down-to-Earth, and humble. Of the many things we learnt from Brian in his book, was the importance of Self Esteem; that simply thinking better of ourselves would make us feel better that would make us perform better.

At the time, we were working at First National Bank. When the National Credit Act went live on 1 June that year, sales across the Banking industry plummeted. The aim of the National Credit Act was to promote responsible lending. But instead of following the southward trend; our sales went up by over 300%. When Freda saw our production for the month of June 2007, she was shocked. We explained that through Brian's book, we coined the affirmation that *we like that we love ourselves, and we love that we like ourselves*. We repeated it multiple times to ourselves. We said it aloud to ourselves while in the car travelling to work, and onlookers probably thought that we were mad. We starved our negative thoughts of oxygen; every time a pessimistic thought featured in our mind, we replaced it with a positive one, that started making us happier. As a result, we felt better about ourselves. We implemented Brian's principle of selling from the heart, with sincerity, passion and devotion. The application of this knowledge appropriated from Brian led to powerful sales being realized.

Our students ask us at workshops *but what should I read*? We recommend reading non-fiction books. Start reading everything you can about your preferred asset class that you selected to grow your wealth. If it is property, gold, or equities, read up everything that you can on the subject. If you want to take control of your mind, read Brian Tracy's "Change your Thinking, Change your World". If you like Leadership, read Nelson Mandela's autobiography "Long Walk to Freedom". Read on Money, Entrepreneurship, Investing, Property, Relationships, Exercise etc and et al, so that you can become the explosively awesome individual that you are destined to be. If you don't like reading, then listen to audio books. Download e-books or audio books on your tablet and smartphone. Take it with you to the gym. On your morning run. While you are commuting. The acquisition of knowledge, when applied, will improve your productivity. Children learn from what we *do* and not always what we *say*. If you have children, they will start reading when they see you read. Infuse them with an affinity for reading. Attend a book fair. If you are in South East Asia between late March and early May, visit the KL International Book Fair. When you make reading a part of your lifestyle, you will start becoming *jaya*, or successful. Your child/ren will also become *jayas* as the *putra* or *putri of* a jaya.

Also play money games with children. Games like monopoly. Our son, *Mr. Chairman*, loves playing Monopoly. Initially, he liked it, so long as he won, but when he started coming second and third, he lost interest. Zeenie and I took corrective action to change that when we identified that he often cheated. So instead of reprimanding him, we explained to him the impact of lying and cheating, and how that would impact him not just later in his life, but immediately. When he realized that he was losing money by stealing and saw the consequences of his wayward ways, he changed that. He then got back into the cycle of winning.

One day, we noticed him giving our older son *Doctor*, money. At that point, we realized why our games would go on and on and took forever to get done with. We could never seem to get the winner, because the boys did not want an outright winner.

Instead of monopolizing the game, they wanted to collectively control the game. So instead of competing they were co-operating. Instead of stealing, they were enabling each other to succeed.

When we asked Doctor why he helped Chairman, he said that they wanted to be like Robert and Phillip Ng, the two richest men in Singapore. Robert and Phillip are Real Estate moguls, with one in six condos in Singapore built by the Ng brothers. Robert runs the Hong Kong business and Phillip runs the Singapore business. Doctor also told me that the more he gives, the more he gets in return, just like the Ng brothers. He continued that he read in *Must Share News*, that in 2011, the Ng brothers contributed \$125 million to the Jurong General Hospital in Singapore, that was later re-named Ng Teng Fong Hospital, in honor of their late father.

At that point, we realized that our boys had just proven the timeless adage that to get what you want, give others what they want, first.

Another money game that we played was the *hundred bucks* game. In an era where most financial transactions are done by electronic banking, debit, cheque and credit cards, most people don't carry cash anymore.

And so, we decided to each carry a one hundred Dollar note in our wallet. The human mind cannot distinguish between what is real and what is imaginary, so the benefit to this, is that it helps overcome that feeling that you may be broke. But the trick to this is that the one hundred bucks should never be spent, for opening your wallet or purse will re-affirm your conviction that you are rich. One day, we were at a meeting at a hotel. After the meeting, we made our way to the pay station to settle the parking tab. Besides the 100 bucks in our wallet, we didn't have cash and the credit and debit card device was offline. Naturally, we were extremely tempted to use the one note in our wallet, but instead of yielding to our desires, went to an ATM, withdrew cash, and settled the parking ticket.

FROM TODAY I PLAN TO READ	BOOKS PER WEEK / MONTH / YEAR ON THE	
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Furthermore, I undertake to always keep and not to spend it, no matter what.	in my wallet / purse,	
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After completing another Brian Tracy book, this one called "Change your Thinking, Change Your World", we found ourselves reading about the life of Alexander the Great. Alexander earned the epithet "the Great" as he is widely considered the most successful General of all time. He was educated by Aristotle up till the age of sixteen and became King at the young age of twenty after his father suddenly died. In the twelve years of his reign, his armies conquered most of Europe and worked eastward toward north west India. Theories go that before trying to establish Babylon as the capital of his Empire, he developed a soaring fever and died a fortnight later. Though his Will was considered too impractical and outlandish to be executed by his Generals; Perdiccas read out some of Alexander's wishes in his Testamentary Disposition. Some of these were the development of cities, the "transplant" of populations from Europe to Asia and Asia to Europe in order to bring the largest Continent on the planet together, and to distribute his gold, silver, emerald and rubies to the poor.

We pondered the last wish and while we were inspired by his life, we were unsure of his legacy, because we felt that charity should be given while we are alive, when it is of greater value, because parting of our wealth may cause some ache, but the inner satisfaction and joy that disseminating our own gems and pearls to the poor and needy is innumerable and incalculable. We thought that while the rich plan years ahead by planting rice, the wealthy plan decades ahead by planting trees, our vision in planning for generations ahead of time was, like Abdul Wahab Ibrahim, to educate children.

We felt that committing to distribute our wealth and the actual distribution of our wealth before we die are two completely different things. Alexander did it post his demise when his money wouldn't matter anymore to him. In seeking to do it during our lifetime, we thought of how we would do this.

When we started our business many moons ago, we knew that capital was a scarce commodity. Notwithstanding, we wanted to do something that would make a significant difference in the world. Following robust deliberation at a strategy session, we came up with a structure known as a "Waqf". A Waqf is a charitable endowment that pools capital, and then with the investment proceeds from the capital, it is deployed to drive the strategy and agenda of the fund. This methodology of economic and social development was extensively used by the Ottomans, who ruled the world for over six centuries. The Ottomans leveraged this form of funding for the development of their infrastructure, from roads and bridges to schools, universities and hospitals.

Think of the WAQF as an olive tree; once some capital is amassed, then an olive tree, or several olive trees are planted. When harvest time comes, the olives are then sold, and with the proceeds of the sale of the olives, kids can be put through school and businesses funded. The capital, in this case the olive tree, is never consumed, but the olives may be freely consumed. Put in financial terms, say that your fund is worth one million dollars, and say you get a return of 8% a year. That means that every year, the WAQF will receive \$80 000. Assuming it costs \$20 000 per year to put a student through university, that means that four promising young people are being groomed to become the Engineers, Lawyers and Certified Financial Planners of tomorrow. As your fund grows, you increase the number of kids that are funded through university. And every three to five years, the cycle starts again, because your ships start coming in as these young folks begin to graduate.



Out of that strategy session, Africa Youth Club was borne. AYC is an exciting Philanthropy that leverages the power of Motivational Speaking to inspire young children to unlock their dreams and potential. Under the visionary Leadership of its Chairman, AYC is championing our Vision 2025 strategy to empower a million young Minds to become the Entrepreneurs, Innovators and Leaders of tomorrow.

Our Vision 2025 project is underpinned by two levers, the strategic lever and the core lever, that is based on an 80/20 principle. With the strategic lever, we identify kids that are fast tracked through a dynamic and robust program, with the intent of developing them to become the Entrepreneurs, Innovators and Leaders of tomorrow. Through the core lever, we leverage the power of Motivational Speaking as a medium to inspire kids to aim for a better tomorrow.

We believe that if we harness just one Mandela out of that million, a nation can be liberated.

When we produce one hundred amazing Entrepreneurs the likes of Mubeen Khan, and each of these Entrepreneurs puts one hundred thousand people to work, that collectively equates to ten million jobs, we can put poverty where it belongs, in a museum !

Furthermore, when AYC produces just ten of these Generation Z kids to become the Innovators of tomorrow, like Dr Ismail MItha, a brilliant Doctor and Philanthropist who through his ground breaking medical research, helped us to lose thirty three pounds in a mere six months; we can leverage these newly developed technologies to bring an end to pandemics like HIV Aids that is ravaging the planet and robbing our youth of the exciting future that they deserve. When he heard of AYC, the larger-than-life Ismail, his wife Dr Tasneem Mitha, and their three daughters, practically bought out the inventory of a designer clothing store, and on a Saturday afternoon, accompanied AYC Directors, Trustees and Volunteers to an Orphanage where these and other items were used to bring massive smiles to all those around them.

Africa Youth Club is a South African Philanthropy. It is registered as a Non-Profit Company with the Companies and Intellectual Property Commission. AYC is an accredited Non-Profit Organization. From a tax perspective, AYC is recognized by the South African Revenue Services as a Public Benefit Organization and is accredited as a Section 18 vendor. What this means is that contributions to AYC are tax deductible. The Chairman of the AYC Board of Directors is Zeenith Lakhi. The executive functions emanating from the Board's strategy is executed by the Board of Trustees that serves as its Executive Committee. AYC is funded through the Isaac Lakhi Mi2C Success Framework self-development programs. Every time you buy a Mi2C product, like this book, 3.5% of the net ticket sales goes to AYC. Funding also comes from external Philanthropists, Foundations and Corporations.

We recognize that not everybody has the resources, especially time and money to form their own Philanthropy. In Section Four, we'll share simple yet effective strategies in making your charity go further. Simple things, like greeting people, helping the poor and needy, praying when others are sleeping, keeping a distant eye from the wealth of others, and wearing a heart that is free from malice, rancor and pride that will take you very far in life. The CEO of the Universe loves those that are humble, that is another form of charity, that is beautifully demonstrated and amplified by personalities like Brian Tracy and Abdul Wahab Ibrahim.

#### SUMMARY

By now, you should have the following in place:

- ✓ A savings nest born out of the 10%+ that you are putting away each month that you don't touch;
- ✓ A comfortable home, whether mortgaged or not, but at least not rented;
- ✓ Life, disability, Severe Illness cover and Income Protector in place;
- ✓ A valid Last Will and Testament in place;
- ✓ Saving for your retirement;
- ✓ At least 100 bucks in your wallet that you don't touch;
- ✓ A mountain of books on Innovation, Entrepreneurship, Business, Leadership, Money etc and et al;
- ✓ A regular amount being given away to a charity, perhaps through a scheduled payment made from your bank account each month, and donating 10% of your time per month; and
- ✓ A professional team consisting a Banker, Financial Planner, Tax Accountant, and Commercial Attorney.

The only way to live your life is to build it. We are confident that these building blocks will help you in catapulting your life from heedlessness to wakefulness, from ordinary to extraordinary and working class to world class.

#### NOTES

THE CEO OF THE UNIVERSE SECTION TWO Most of us struggle with relationships. We did and still do. For many years we could not understand that despite our money, power and success, people did not respect us. The desire to be a *somebody* and to prove a point to the world started with the following incident in high school.

We put our hand up to be the Master of Ceremonies for a school concert. After introducing a couple of plays, a handful of kids started ridiculing, deriding and jeering us. This caught on like a wildfire and spread through that theatre like a pack of dominos. Imagine that; sixteen years old and standing in front of almost two thousand kids throwing popcorn at you. But we didn't panic; within milliseconds, we made a decisive decision to throw it back at the couple of rowdy no-goods by announcing to our *admirers* that we could not "hear" them. They bought our bluff and started jeering even louder. We challenged them to continue until their pallets ran dry, stopping when they could go no more.

We discovered that the kids that started the whole thing were a couple of adversaries opposed to an anti-smoking policy that we got implemented in our capacity as President of the Student Representatives Council.

The alternative was to sob off the stage that would have given those few fools that started the whole episode a deep sense of satisfaction. Alternatively, we could have ignored their boos and simply introduced the next play, though this would have meant that they would have booed us at any and every opportunity up till the end of the concert.

A day later, a teacher came up to us and told us how impressed he was by what we did and how well we handled the situation by not allowing anyone to get into our head.

But that episode left us with scars. We detested those kids and hated what transpired. We made a vow to be respected and to be held in high regard, no matter what. But the more we tried, the more elusive rank, regard and honor became for us. It made no sense to us. Power, status and eminence became more elusory as the years went by.

Then one day we just stopped chasing wanting to be regarded as a *somebody* by others. We got off our ego trip. It didn't matter anymore about whether we were seen flying in economy class or business class on an aircraft. It made no difference whether we flew on a low-cost airline or a full-service airline, whether our credit card was a standard issue card, an Infinite card or a Centurion card. We stopped trying to be all things to all people.

In the mean-time and without realizing it, we were pursuing experiences that would make us replete in gratification, enjoyment and contentment. Like.. going on family walks, and while sampling rose bushes circumscribed in lush, manicured and pedicured gardens, scented their magnetic fragrances while bees pollinated them. We admired the moon, searched for the stars and played in the rain. Instead of being obsessed by owning things, we shifted our goal to experiencing things. In the process, we did not realize that we had connected to The CEO of the Universe. That in acknowledging his grandeur, grandiosity and generosity, we became His friend.

This metamorphosis became apparent to us when we were evaluated on a periodic mid-year performance review at work. A 360 questionnaire to rate our interaction with Colleagues was disseminated to interviewees who were asked to rate us on various indices on a scale out of five.

The Business wanted to grow key individuals by soliciting impartial feedback, so they deliberately handed out the questionnaires to Colleagues that were perceived as not particularly fond of each other. The intent was not to drown us, but to grow us.

The results were released about a month later during 1-on-1s with Line Management. We expected the worst, like a score of two out of five, because for fifteen years we carried baggage that we were disliked, resented and detested by those around us. But we were shocked beyond our wildest dreams when we discovered that we scored a handsome 4.8 out of five. That's ninety six percent; were we seeing right, we thought to ourselves. As we drove home that evening, we searched for answers, coming up with an epiphany that seemed surreal.

It occurred to us that when we corrected our relationship with The CEO of the Universe, our relationships with mankind automatically corrected itself. When the CEO of the Universe loves a person...The CEO of the Universe commands the angels and animals to love that person too, and nothing in the world can change that. When we reached that point, relationships with others superfluously corrected themselves. But as an imperfect creation, we should not expect perfect relationships. There will still be those that will be jealous, envious and covetous of us. That is a normal function of life. Accept it gracefully, cognizant that human beings by nature become ugly when they see something that they like but are too lazy to pursue achieving it for themselves.

Reciprocally, should The CEO of the Universe detest a person...He commands the angels and animals to detest that person too, and nothing in the world can change that. Except us. We have the choice on whether to change the status quo; we can decision to either change this or to leave it unchanged. The decision is a choice that rests with us.

Over the coming pages, we have enumerated numerous examples of *how* this can be achieved. This is not a book to give you inspiration for a fortnight where after things go back to how they were. Rather, the intent of our work is to give you a framework that contains tactical, easy-to-understand and easy-to-implement solutions that will catapult you into an elevated stratosphere, that after implementing it, you will look back in awe, and after a year, five years and ten years, your future you will say to yourself "wow, it that really what I achieved ?"

The first step on this journey is the will to do it. If you have already come this far, it means that you desire a better life. When we will for something, half our goal has been achieved. If however, you lack the will, you may as well discontinue reading this book, because nothing that we write will change your mind. But if you need more convincing, then we invite you to continue journeying with us as we show you steps that will transform your life from working class to world class, that will take you from heedlessness to wakefulness, and from ordinary to extraordinary.

We can't promise that you will see immediate results, but we do guarantee that if you follow our techniques, you will live a more, meaningful, measurable, significant and sustainable life. We will show you that when faith believes in the incredible, we receive the impossible. There was a time when we were as hard as rock.

This was especially when we worked for large Corporations and saw things in black-and-white. Then one day we decided to give this principle called *faith* a shot. Impossible things happened that were incredible. Through a car crash, we ended up short term debt free in six months. When we visited a sick man in hospital that we didn't know, our son Doctor was instantly cured of an auditory disability.

If you are looking for a miracle and can't find it, consider this: more than one hundred and fifty thousand people die every day. If you got up this morning, you are already a miracle. If you can breathe without an oxygen tank, you have the gift of health that is a miracle. If you have a roof over your head, that is a miracle, for studies show that you are not one of the one hundred and fifty million homeless people in the world. If you got up with food still in your belly, then you are not a part of the one-in-eight people in the world that went to bed hungry. That is a miracle.

When a bird leaves its nest in the morning... it does so on an empty stomach. At the end of that day, it returns to its home on a full stomach. The flying vertebrate has complete confidence, conviction and trust that its sustenance will be provided by The CEO of the Universe. Every living creature in the universe is taken care of by The CEO of the Universe.

Our only regret was that we did not believe sooner. However, we do have the choice to help you in answering the *how* part of changing your life, and your relationships, in the coming pages.

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### SECTION THREE: RELATIONSHIPS YOU & YOUR FAMILY

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### Values

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In 2012, we were invited by the Ahmed Kathrada Foundation for their annual Leadership Conference. Following the marathon Rivonia Trial that ended on 12 June 1964, Dr Kathrada along with seven heroes including President Nelson Mandela, were sentenced to spend the rest of their lives in jail on Robben Island. Kathrada, or "Kathy" as he was affectionately known as, was prisoner 468/64, meaning that he was the 468<sup>th</sup> prisoner imprisoned on Robben Island in 1964. He was neighbors with Nelson Mandela, who was prisoner 466/64. It is from here that the number 46664 became so iconic. Mandela was 44 years old when he was arrested, so if he were alive today, he would have been a Generation Xer. By the same logic, Kathy would have been a Millennial. After giving up the prime of their lives for their conviction in a free and democratic society, they were released almost three decades later. These selfless heroes spent much of this their jail time on Robben Island. Robben Island lies off the coast of Cape Town. It is a similar edifice to San Francisco's the "Rock" or Alcatraz.

They key-note address at the Kathy event was delivered by the world's longest-standing and most successful Finance Minister, Trevor Manuel. In his address, Manuel spoke passionately about people, especially Millennials and Generation Xers, who needed to take accountability of their lives, and to stop leaving everything to government. He acknowledged people who despite their adversities and challenges, went on to build awesome lives for themselves and families, and who triumphed against all odds. As we listened to Manuel's rhetoric, we thought back to the life of Nelson Mandela; would we be willing to sacrifice our entire lives while in the prime of our life, for a principle that we believed in. But then again, that was not what Manuel was referring to; he was simply asking people to take accountability, responsibility and Leadership of our own lives, to place reliance on our ability and propensity to do things for ourselves, and not on government alone.

When we pondered his words, we realized that our value of self-leadership was working. After the car crash of January 1998 that left us with a brain disability followed by many years of feeling sorry for ourselves, we woke up one day one day and discerned that it was up to us to make the most of our lives. Governments, Corporations, Friends, Family and Spouses may try, but they won't achieve much if we lack the desire, intent and will to help ourselves to live a more meaningful, measurable, significant and sustainable life. When we took ownership, responsibility and accountability of our lives, we saw that our lives got better, not by chance, but through intentional, deliberate and focused change. We furthermore realized that before we lead the world, we need to lead a continent, and before we lead a continent, we need to lead a country, and before we do that, we need to lead a county, and before we do that, we need to lead a city, and before we do that, we need to lead a community, and before we do that, we need to lead a family, and before we do that, we need to lead ourselves. It all starts with us.

We recognize that not all people may want to lead a country like Mandela did. Some may want to only lead themselves. That's fine. But regardless of how far we wish to go, the common denominator starts with leading ourselves, and doing it well. If we want to make the world a better place, it starts with us.

To do this, we need to build the right habits. What most people have in common is a desire to be successful. What differentiates most people though, is that there are few people that are willing to put in the work to get to the mountaintop of our desires. Nelson Mandela articulated this very beautifully when he said "there is no easy walk to freedom anywhere, and many of us will have to pass through the valley of the shadow of death again and again before we reach the mountaintop of our desires".

If you have reached this far in our book, we are confident that you could be the next President Mandela, Dr Kathrada, Minister Manuel, Freda Gray, Dr Ismail MItha or Mubeen Khan.

At the time, we thought that if we are going to live for sixty, seventy or even one hundred and one years, it would be extremely difficult to lead a Continent in such a short space of time. Unless we had a head-start with powerful gale force-like tailwinds behind us, it was going to be an impossible feat.

On one particularly cold winter morning, we got up at am for our ritual morning run. While battling the cold and dreading the first hill, we wanted to turn back home. But we thought how Mandela, Kathy and others grappled with the blistering, infamous and notorious dry south-easterly wind, while incarcerated on an Island of light and hope that lay in the middle of a sea of darkness and fear. Their example gave us strength, because we realized that impossible is simply a point of view and a state of mind; that the world opens its doors to anyone who knows what they want. As we navigated that hill enthused with that sudden bout of inspiration; conquering it felt like taking on a pussy cat rather than a bull dog. Upon reaching the top and breathing a sigh of achievement, we took on the next hill. It wasn't easy, but neither was it difficult. We figured at that point that the higher we went the easier it became. The first step is to just start. To do that is simple. But the road is seldomly easy. That is why most people either don't start or quit shortly after starting. The first couple of years are difficult, if not excruciating, but it eventually becomes easier.

#### THE ROADBLOCK

On another occasion, we were stopped at a road-block where cops were checking for outstanding traffic fines... They randomly pulled motorists off, and as they usually do, they targeted, marginalized, and singled out young people in fancy cars. After their routine "license and registration" drivel, they punched our identity number into a machine, and were surprised that we came up clean. We even heard them whisper to each other to try it again. Other motorists looked surprisingly at us, some even with contempt and disdain. As these fellow road users rambled on indefinitely to the men in blue not to lock them up; we were out of there in a jiffy. Initially, we were a bit uncomfortable, but later realized that our value of self-governance was paying off. That life got much better when we took that first step of assuming ownership of our life. In an age where conducting ourselves with humility is mistaken for weakness and integrity is sometimes seen as antiquated; stand tall and stand by your conviction. When we do the right thing, the right thing will follow. Our money goes further and lasts longer. You may ask how this is possible, for if you have one hundred bucks to buy a basket of groceries and the prices are fixed, the number of items that you'll get out remains the same.

But you may find yourself in the right supermarket and at the right time when a flash sale just breaks, and you end up with five to ten items more in your basket because of the sale. When we do the right thing, food tastes better, relationships become sweeter, life becomes easier, and we become happier. Again, you may ask how that is possible. As you exit the supermarket, you find yourself in a good frame of mind because you scored some great deals. You then see a sign while in traffic that says a minute of anger weakens the immune system whereas a minute of laughter boosts the immune system. You get home and start cooking, and instead of being tired and moody as you sometimes are after a long day at work, remember that sign that you read, so you make a conscious decision to relax, smile and sing around the stove. As loved ones gather around the dinner table, they pick up on the positive energies. This in turn lifts their spirits up. Because of the laughs at the table, you chew, your food thirty-three times, that is eleven times more than your usual twenty, and because of this tardiness, the food digests better. As you get off the table, your kids argue with you that they would like to wash the dishes. This is foreign to you because the kids loathe cleaning up, and as you figure that this is a wonderful problem to have, your Spouse pecks a loving kiss on your chin, that makes you feel like you are walking on water. All this happens because instead of swearing and cursing while cooking, you sang and danced, that was because you were in a good mood after getting a whole of extra foodstuff at the supermarket, that was because of your decision many moons ago to do the right thing and so, the right things start to follow.

The benefits of self-governance, our dear family, may be difficult to understand as our toil may not immediately be rewarded by The CEO of the Universe. But when it comes back to benefit us, it happens in the most glorious of ways; perhaps not the way we want it and imagine it, but how we need it. It happens at the most critical time and crucial juncture in our lives. Maybe you were on the periphery of divorce, and as you entered the supermarket that evening, made your mind up that you are going to call it a day by telling your Spouse to move out. But then simple things happened in the ensuing hours that followed, and that magical evening saved your marriage, your home, and your balance sheet.

Like Mandela, Kathrada and Manuel; speak the truth, speak straight, speak with justice, speak kindly, speak politely, speak fairly, speak gently, speak graciously, speak not in vain and speak no lie.

A few days after Kathy's event, we got an e-mailed newsletter from a Human Capital Consultant. In it, he wrote of a Client that had just been divorced, lost his job, lost his family and spent his first night sleeping in his car. We related to this, because after our car crash of January 1998 that left us with an 80% brain disability, we too had lost our business, home, properties, cars, and furniture. At that time, we were arrogant and ungrateful and needed a major re-adjustment, realignment and correction in our lives so that we could appreciate the numerous bounties, blessings and favors conferred and endowed upon us by The CEO of the Universe. In order to appreciate the good times, we needed to go through those rough times. At first, we saw the car crash as an adversity, but when we stopped whining and moaning about our condition by changing the way we looked at things, the things that we looked at changed. Rather than seeing it as an adversity, we saw it as an opportunity and were grateful for that accident that re-shaped the course of our lives.

Because of our fall from grace, some of our Entrepreneurially-savvy Uncles distanced themselves from us, as we were no longer in their financial league and our status had been relegated from hero to zero.



A few years later, we ran into some of them, and after seeing a future reflection of who we could have been, realized how *lakhi* we were.

Uncle F for example, had built his family-owned business into the biggest upholstery importer and distributor in the country. Uncle IQ had handsomely grown his filling stations, with his forecourts flanked by stunning convenience stores. But their massive fortunes had made them both uncultured, cocky, and arrogant. Though they had brilliant minds that they used to master the art of making money, their Souls and Hearts were contaminated by filth. They lacked humaneness and didn't care how they spoke to people. People remember us not by what we say or do, but how we make them feel and Uncles F and IQ forgot that this principle was a double-edged sword. Instead of making people feel good about themselves by warming their hearts and giving them encouragement, they failed to leverage and exploit this venerable opportunity of living in the hearts of people.

Instead they mortgaged their lives by addressing people with harsh words and actions. Instead of exercising mercy, they were merciless. Instead of valuing their employees by making them feel useful, they made them feel useless. At his dinner table, Uncle F tried to pull similar moves on us by making us feel bad about ourselves so that he could feel good about himself. When we refused to play his game, he backed off. He mistakenly assumed that our soft heart was analogous of weakness, but in a hard world, a soft heart epitomizes courage, not feebleness.

Unfortunately, most aspiring Billionaires and Millionaires look up to folk like Uncle F and Uncle IQ as role models. But when they meet the real person behind the façade, the lofty mansions and super cars, they are put off. We have often heard our students say things like *if that's what* money does to me, I don't want to be rich. But the flip side of the coin features the likes of Mubeen Khan and Dr Ismail Mitha. Their magnetic, generous and enabling ways inspire the best in people. This is the purpose of our works; through the Isaac Lakhi Mi2C Success Framework, our objective is to equip Millennials with a tactical, step-by-step, easy-to-understand, and easyto-implement framework that will not only make you rich, but wealthy too. Upon reaching the mountaintop of your desires, we want our family to experience new frontiers of prosperity that is embedded, engulfed and enveloped in a virtuous Soul, expansive Heart and cathartic Mind. After our encounters with them, we thanked The CEO of the Universe for the infinite kindness that He showed us through that life altering car accident. As we thought back to the patients that were neighbors to us in Intensive Care in hospital and the oxygen tanks that they needed just to see the next hour; we thanked The CEO of the Universe for the air in our lungs, the food in our belly, the intellect in our mind, the faith in our heart, the clothing on our back, and the roof over our head.

We constantly thanked Him for his abundant favors, bounties and opportunities. When we did that, we found ourselves living more meaningful, measurable, significant and sustainable lives. We repeated this over and over, and often found his response in the most amazing ways.

We regularly got bargains and awesome deals. We paid for economy class airline tickets, only to arrive for an over-booked flight and got bumped up to business class. On other occasions when we didn't get upgraded, we were fast tracked in queues and invited to board with first class and business class passengers.

But there were times when we slipped back to our wayward ways and we became arrogant again. Less fortunate people at traffic lights asked us for help and we turned them away as we felt that their problem wasn't our problem.

Before we knew it, we were back to paying full price for groceries at supermarkets. Food tasted banal. The peace and love from our home disappeared. We flew business class but had to make way for others in economy class to first board the aircraft.

For several months, we were deprived of the mercies of The CEO of the Universe. After introspection, we recognized what was going on, where we had gone wrong and how we needed to fix it.

A few days after that breakthrough, we signed our contract for our position at the FNB Financial Advice Centre, and as we made our way out of the parking lot, saw a man standing in the rain with a cardboard around his head. To avoid embarrassing him, we folded a disproportionately large note and gave it to the man. Overcome and overwhelmed by emotion, he told us "I will never forget this". He looked perplexed and puzzled when we replied "no, *we* will never forget this".

As the light changed to green, fervor grew in us as we became cognizant that we had just scored a double whammy. The first victory was getting a post at Freda's FNB Financial Advice Centre. The latter was that by going back to our giving ways, we unlocked the explosive mercy and colossal generosity of The CEO of the Universe. Of the seven billion people on the planet, we were selected to be His employees. In deciding who does what, The CEO of the Universe was spoilt for choice, for if we didn't want the post of doing His work, there were billions of others that were available at His disposal to choose from. Though the man at the light thought that we did him a favor, it was he who did us a favor by accepting that note, for charity is a right that the poor have over the rich. But how poor the rich become, when the rich one is favored to the do the work of The CEO of the Universe but fails miserably because the rich makes the poor feel that they are doing the one who is poor a favor, when it is in fact that the rich should feel even richer in being chosen to do the work of The CEO of the Universe.

In addition to thanking The CEO of the Universe for making us His employees; we also thanked Him in advance for what was already ours. By this we mean that we thanked Him for what He decreed for the future for us. Through this, we acknowledged His abundance, that He is infinite and limitless, that He loves to give, his "default" is to give, and that He loves giving, especially to His grateful creation. Through that, we fashioned our second value; living with an attitude of gratitude.



#### THE POWER OF KINDNESS

Our third value came out of... a random e-mail that we received from a business acquaintance, Sally. This was during the time of Lent. *Lent* is the auspicious forty days before Easter, commencing on Ash Wednesday and ending on Easter Sunday, when Christians that observe the liturgical calendar engage in pious deeds such as fasting and prayer to The One CEO of the Universe. Liturgical simply means ceremonial or ritual. Lent is cognate to Ramadan, the ninth month in the Islamic calendar, where Muslims fast for either twenty-nine or thirty days, depending on the lunar calendar, that culminates in the festivities and celebrations of Eid.

In Sally's email, she told us that she identified us as one of forty people to pray for during the forty-day period of Lent. She acknowledged and paid homage to our priority for family and said that "your life is on the right track".

Sally's email couldn't have come at a better time, because we felt hugely demoralized as nothing was going our way at the time. Naturally, it did wonders in restoring our belief in ourselves and our conviction in our purpose.

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We perceived that when we constantly enshroud ourselves in showing kindness and mercy to others, especially to children and the elderly, we unlock the gift of finding our authentic self. Finding our authentic self, that is often difficult in a world where most of us don't have the time or lack the know-how on how to find our true selves, and masquerade in a guise of societal conform, is indeed a great gift. Finding our authentic self, and then exercising the bold courage of wearing it proudly, is also a precursor and preamble for our eternal self. This is because the world is crying out for authentic people that have the guts, tenacity and fortitude to come out and reveal ourselves, our uniqueness and our unique value proposition. Of the three quarter of a million zebras in the world, have you ever considered that no two zebras have the same stripes ? Similarly, of the seven billion people on the planet, no two people look alike. No one looks like you. Even twins sport subtle physical differences. You are unique. You are not just one in a million, but one in seven billion ! In a world where a hard heart is perceived as the gold standard, be different. Be kind. Be gentle. Be human. When you show kindness, you will find your authentic self. This in turn will help you find your eternal self.

This value will help you live a life enveloped in love achievement, appreciation and contentment. Your eternal self, born and fashioned out of the outstanding value of kindness, will act as a defensive mechanism in helping you avoid doing the wrong thing and making the wrong decisions. Reciprocally, you will easily be able to recognize what is right, it will accelerate you in doing what is right, and help you in making the right decisions based on the choices available at your disposal. Your authentic self is a compass that will unlock your magnetic north.

A potent value set is more important than a set of rules. It doesn't mean that because something is a rule it is right. During the apartheid regime, a couple of madmen in suits were the architects of many legal rules that were not only wrong, but also unacceptable, inhuman and immoral. Had these fools attended an Isaac Lakhi Mi2C Success Framework Workshop, they would have fashioned their values, and perhaps even found their authentic and eternal selves that would have prevented them from perpetrating one of the greatest acts of evil of the twentieth century. Fortunately, after finding his authentic self that led to the discovery of his eternal self; noble men like Ahmed Kathrada stood up and spoke against the abominable evils of an atrocious regime, and now that he is in Heaven, we are confident that he is enjoying the bliss of his eternal self.

So there we had it; following a majestic journey of extending far down from the top of the surface, we found our three core values.

So what are your values ? Its easy to put a couple words down on a piece of paper assuming that those are your values. But to come up with your own value set that will stand tall in the face of gale force winds like an oak tree and not be uprooted like a palm tree, your value set:

- must emanate from strong personal experiences, often intimate, sometimes intense, that shapes the person that you have become, and / or
- could be aspirational, in other words, it could come out of a desire to become someone that you aspire to be, and through a process of constant recitation of affirmations, mirrored by like thoughts, words and actions, will result in becoming the person you desire to be. If followed diligently, you will find your true self.
  If some or all of your values are going to be aspirational, it may be a good idea to link them to a role model. Humility for example, has always been a characteristic

that we have admired in people, because we've found it to look very attractive, worn very suavely by folk like Brian Tracy and Ahmed Kathrada.

Should values change ? Some folk say yes. Others say no. For us, your strategic intent should not change, but your values are "work in motion". Once you've implemented them and it becomes part of your DNA, set up more values. This is not be confused with goals. With values, once they had become part of our regimen, we continued living them, but as part of our intrinsic desire to grow as human beings, we came up with additional values. They are Humility, Integrity, Authenticity and Fearlessness. How many values should you have ? We recommend a minimum of three, and a maximum of five. If you find yourself having more than five, then break them down into Personal Experience Values and Aspirational Values. Then rank each value out of ten and make the top five your value set.

The secret to success of every person who became successful lay in the fact that they formed the habit of doing things that failures don't like to do. To avoid falling into the category of the latter, use The Law of Five Seconds. This law states that if you don't action something within five seconds, the chances of you ever doing it is greatly reduced. If you're enjoying this, then start working out your value set in the next five seconds.

#### PERSONAL EXPERIENCE VALUES

1		. This value was born out of the following
2		. This value was born out of the following
3		. This value was born out of the following
4	VALUE:	. This value was born out of the following .
5		. This value was born out of the following
<b>ASPIR</b>	ATIONAL VALUES	
-		Linked from the following role model:
2	VALUE:	Linked from the following role model:
3	VALUE:	. Linked from the following role model:
4		. Linked from the following role model:
5	 VALUE:	. Linked from the following role model:
		· · ·

6	VALUE:	
7	VALUE:	
8	VALUE:	
9	VALUE:	
10	VALUE:	
11	VALUE:	
12	VALUE:	
13	VALUE:	
14	VALUE:	
15	VALUE:	
1 2 3 4	nnotate your five values here: VALUE:	
5	VALUE:	

If you have more than five values, write each value down here, and score it out of ten:

I, \_\_\_\_\_\_, commit to living my life by this set of values, effective from today .

#### MY AUTOGRAPH

To hold you accountable to these values that you are committing to live your life by, make this commitment in front of someone that will hold you to book in living up to these ideals, that when you falter, they will be there to gently pick you up, and remind you of the code that you have made an oath to live your life by:

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**Our Policies** 

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When we worked in the western hemisphere in London, we were taught to always have an opinion, about everything. A decade later, we found always living in South East Asia where we found that forming opinions about others was rude, improper and even frowned upon. We found this fascinating, because as human beings we belong to the same species and inhabit the same planet, yet the Western hemisphere preaches one thing while the Eastern hemisphere says the opposite about the same thing. When we delved deeper, we found that the etymology of this paradox laid in the perils of backbiting and gossiping. While sitting in a master mind, Mr. G, our Mentor, taught us that backbiting was casually talking about others in their absence. It mattered not whether the discussion was based on facts or opinion, for if the other person would hear of it and not approve of it, it would constitute gossip. Backbiting, he continued, was scandalous, frivolous and vexatious speech that could lead to libel and defamation.

Mr. G likened the penalty for engaging in these repugnant, malicious and abhorrent actions as washing away our good deeds by giving it to the party that are the subject of the malicious talk. Imagine that if you fasted during Lent, sacrificing an entire day without food, and then while pouring a glass of water in your kitchen to celebrate the end of your fast, you look through your window and casually lament how filthy your neighbors washing on the line looks. An entire day of noble sacrifice has just down the drain as you unknowingly and unwittingly give your gracious deed away to a neighbor that you probably don't even like. That certainly doesn't make sense to us.

Mr. G continued that backbiting is akin.. to eating the flesh of another. This metaphor made us uncomfortable and nauseous as we thought that even carnivores like lions, at least leave behind the flesh of their favorite prey, buffalo, when feasting. Even during past civilizations like the dinosaur age, did the deadliest dinosaur T Rex, who inhabited areas of the Earth of what is today Seattle, San Francisco and San Diego and weighing twice that of a fully-grown elephant, not eat the flesh of its dinner.

Mr. G concluded his nail-biting and riveting finale by telling us that the penalty for gossip.. and defamation was severe, that The CEO of the Universe detests it so much that the perpetrators of this malignant action would be disgraced in their own homes. How often we find domestic residences denied of peace, happiness and love, because it is over-taken by the abuse of alcohol, adultery and wife-beating, simply because the occupants of these households could not keep their noses out of the affairs of others. We felt that peace, harmony and cohesion tasted far better than liquor and infidelity, and certainly didn't want to come up second best after tasting the wrath of The CEO of the Universe. Mr. Gs eloquent rhetoric instantaneously fashioned our first policy: minding our own business.

#### NETWORKING

Our second policy was to network as extensively as possible and to be as creative as we could be in building a massive pool of influential networks. To do this, we either formed a mastermind or became part of an existing mastermind, where could add value to the lives of others, and that added value to our lives. We also built individual networks, sometimes in unusual ways. When he heard of a personality that we desired to build a relationship with speaking at a business school or gala event, we would learn as much as we could about them, and then at the dinner, asked them to interview them for inclusion in our Motivational Speaking content. With all the limelight on them, they would obviously be in a good mood, and happily acceded to our request. Most people love talking about themselves, and if you play your cards right by being respectful of their position, status and time, networks can open a plethora of doors that will unlock a myriad of opportunities. We'd start the conversation with a compliment and build on it from there. If they wrote a book, we'd read something from the middle of their book beforehand, and then talk to them about it. At the Kathrada event, we read extracts from his bestseller *A Simple Freedom*, and on the big day, we spoke about his literary eloquence during the networking session. He showed so much appreciation for our preparation in meeting him, that a year later, he delivered the key-note at an event that we put together. Dr Michael Jordaan, the extraordinary CEO of FNB, invited us to use one of his Banks swish auditoriums as a venue, that was savored by over a thousand Entrepreneurs that attended our showcase. The event went off like a gem and we received plaudits from many, including Michael, who gave us a gig to represent his Bank at various Parliamentary Portfolio Committees on Economic Development. A few months later, we again enjoyed the company of Kathy, this time over dinner in our very own home.

When we got the mobile numbers of networks, we would send them periodic messages, especially on birthdays. We understood that women are different from men, as men are different from women. With men we could stop a relationship at any time and pick up years later. With women however, we found that it worked a little different, that it was important that we constantly nurtured the privilege of these bonds. When we did this, we found that our female networks became even more valuable than our male connections.

Networking is incumbent on our journey to achieving success. When you network...find ways of doing something for the other party and expect nothing in return. However, the grateful soul will treasure that act of random kindness and will jump at the opportunity to reciprocate it, even if it is many years later. In our first business, we used the services of a lithographic printer that made the most beautiful business cards for us. This man was very status conscious who yearned for his Bank's premiere checking account and credit card bundle. He tried many times to upgrade his banking facility, but his Bank Manager would not acquiesce to his request. When we heard of this, we realized that we both banked at the same Bank, we leveraged our influence at the Bank, and after one call to the Bank Manager, he relented, and the printers account was upgraded to the Banks flagship product. A few months later, the printer heard that we were trying to get our product listed at a leading Wholesaler. However, we weren't getting anywhere, and just as we were about to throw in the towel, received a mysterious call from the Wholesalers PA to the CEO, who agreed to see us. We got onto a plane and closed the biggest order in our history. This our dear family, illustrates the power of productive networking.

We are often asked by our students on whether you need to be extroverted in nature to network successfully. While this certainly helps, it is not necessary. Whether you are extroverted or introverted, do your homework before an event, know what you wish to achieve, and condition your mind that you so are so unique that you are one in seven billion.

This will give you the confidence to authentically present your value proposition to the other person. We will discuss how to articulate a compelling value proposition in the next few pages.

#### CELEBRATING FAILURE

Like most people, we love winning and succeeding, but also detest failure. However, in our junior years, we didn't realize that failure was the same side of the coin as success is, that failure was not the opposite of success but part of it, and that failure was often the step that preceded success. We learnt along the way that when we set lofty goals, we should expect lofty setbacks, as that was the natural cycle of success. Notwithstanding, we developed the odd habit of over-coming failure by celebrating it.

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When our sons Doctor and Chairman produced a good score-card at school, Zeenie and I would reward them with roller skates, a bigger bicycle or a holiday. However likewise, when they produced results below their abilities, and they usually knew it, they would still get rewarded. But instead of roller skates, they would get a bar of chocolate.

Celebrating Failure became the preamble to Success, and when success eventually came, and it always did, because we refused to lower our dreams to suit our reality, but instead upgraded our conviction to match our destiny we made a colossal fuss by making a big deal of it. Policies are like a constitution. It is a framework of things that you'll do and won't do. It guides you on your journey through life. It helps you to avoid nasty things. Sometimes, it emanates out of experiences where "you have burnt your fingers", or you have seen others get burnt and you do not want to repeat their mistake. Like values, some can be retrospective while others may be aspirational and therefore prospective. Aspirational policies should reflect that you are uniquely distinctive and distinctively unique.

To re-iterate; our policies are minding our own business, networking and celebrating failure. What are your policies ? We now want you to design your own policies that will support your ambitions. Like values, policies can also be "pro-active", built out of a desire to be the person that you wish to become. Use this opportunity to search deep for that person. Who and what is it that you would like to be ? What type of person do you see yourself becoming ? Use the Law of Five Seconds to get going, by conceiving and articulating three to five policies here:

My policies are:

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We are often asked by our students why we refer to their signature as an "autograph". This is because of our conviction and belief that you are valuable. You are a miracle. You are one in seven billion. You are worthy of respect. If you feel worthless, desist from doing so for The CEO of the Universe honored you by creating you. Do not ever doubt your worth. This life will never be without storms. Instead of fearing the storms, overcome it by confronting your fear of it.

MY AUTOGRAPH

WITNESSED BY

NOTES

The Best Of ...

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Consequent to losing everything including our home, business, properties, cars, and ego after our car crash of January 1998 that left us with an eighty percent brain disability, our selfesteem nosedived into freefall. Instead of averring that it was not our business what people said of us, we unfortunately paid attention to their indefinite ramble and meaningless banter. The juicy gossip that rich family members conjured about us quickly became the dessert of their dinner tables. Our self-esteem continued to sink into a bottomless abyss.

When working class members of our family visited us to "inspire" us, they too fed us with fodder. They iterated and reiterated that now that we messed up, we should accept an exciting life of mediocrity that awaited us. They romanticized waking up at 5am on cold winter mornings, followed by dropping the kids at school so that they could receive a mundane education that would prepare them for an average job that wouldn't probably even exist in a decade, and then spend two hours in traffic so that we could get to work just in time to avoid our boss' babble. Midway through our career, we would probably go through a corporate restructure and hope that we didn't get a retrenchment letter. At the end of each year, we should look forward to eighteen days of leave, that entailed taking a holiday that would return us more tired than before we left. Along with five hundred million other motorists, we would sit in more traffic just to see the sea, while waiting for two hours in a queue at each toll gate on our route to our holiday destination. At the end of our career, we should look forward to receiving a genuine copy of a Swiss gold watch that would stylishly tell us the time for the next twenty years, while hoping each morning that our defined contribution pension fund lasted longer than we did, and that we got knocked off in our sleep before the battery on the Swiss knock-off stop knocking.

For a few short years thereafter, this strategy of mediocre living resonated with us and we became victim to its spectacularly monotonous humdrum. As we approached our twenty-seventh birthday, our wife and best friend, Zeenie, took us to Cape Town to celebrate our birthday. Cape Town is one of the most beautiful cities on the planet and is home to Robben Island, that was Kathy's home for twenty-odd years. It sits at the seat of Cape Agulhas, where the warm Indian Ocean says hello to the icy Atlantic Ocean. By the miracle of The CEO of the Universe, not a single droplet of hydrogen and oxygen molecules from the Atlantic crosses into its neighbor's territory.

As we strolled into the lobby of the posh Cape Sun Inter Continental, we realized that the front desk made a faux pas with our booking, so we summoned for the General Manager, and though he was not in, we were graced with the charming presence of his flamboyant Assistant, a darling of a diamond named Moira Sinclair, who within a few minutes, resolved the issue. As we exited the elevator on the thirty second floor, we immediately sensed that something was amiss. The décor looked overly opulent compared to the other floors, and we only counted six doors as we made our way to our room. It was a mathematical anomaly to have only six rooms per floor in a hotel that boasted almost four hundred rooms straddled on thirty-two floors. As the porter inserted the room card into the door, we were blown away as our eyes feasted at the most dazzling, extraordinary and grandiose hotel room that we ever saw.

Moira had just upgraded us to the Presidential Suite. This expansive expanse featured every conceivable luxury from a lounge and dining room to a jacuzzi that was spread across a generous one thousand square feet. After coming back to Earth, and then enjoying a magnificent sleep on the king-sized royalty-like bed, we got up in the last half of the last third of the night, as we characteristically do, to pray, meditate and do mind conditioning exercises.

When awaking up from the slumber of deep meditation, our gaze instantaneously fell on Zeenie, who looked like a Sleeping Beauty perched on her berth.

At that moment, we felt an intense gush of overwhelm, as our mind raced back to the time of the car crash, where save for Zeenie, the entire world turned its back on us. We conceived that the placing of Zeenie as an anchor and a safety net had to be a miracle from The CEO of the Universe.

As we looked around taking in the glitz and glamor of our swish weekend abode, we were overcome by even more emotion as we discerned that The CEO of the Universe intentionally and deliberately brought us to Cape Town to inspire us to abandon the banal, average and mediocre in exchange for a meaningful, significant and beautiful life.

At the time, we were broke, unemployed, disabled and grappling with an eighty percent brain disability, but here we were, soaking in the finest of the Cape Sun in the fairest of the Cape. But you may ask that if we were broke, unemployed and disabled, how did we enjoy such luxury, that easily cost



over \$500 a night. The truth is that we couldn't afford it. What happened was that Zeenie belonged to Discovery Vitality, one of the worlds leading and most innovative wellness programs that rewards members for looking after their health. As Zeenie moved up their echelons by accumulating health points, travel benefits became cheaper, and as a gold-tier member, she got us a room at this venerable goldmine for \$10 a night. But hang on, \$10 was for a standard room, but because of Moira's generosity, we were upgraded to the best that the hotel had to showcase. We figured that that had to have been another miracle. Miracle number two.

As we opened the curtains to witness the grandeur of the sun usher in another day of opportunity that was available for exploitation to anyone willing to do the work required to become successful, our gaze shifted eastward to Robben Island. We thought of the years of

hardship that selfless heroes defense of their society. At that juxtaposition of hand we looked at and were inspired hand, we thought how our life, be to note that we multitude of struggle unlocked



Kathv and other endured in valiant conviction of a free juncture, we felt a emotions; on the one Kathy's incredible life by it. Yet on the other that if Kathy looked at disappointed he would did not leverage the opportunities that his for us, that instead of

rising to the occasion by pursuing the exponential openings that a new dispensation brought, we succumbed to the poor judgements of rich family members who took great satisfaction in keeping us down. We felt equally angry at ourselves for acquiescing to the balderdash of our working-class family who, through their echo chamber of negativity, convinced us that excellence could be discovered in mediocrity. The reality was that instead of upgrading our convictions to suit our destiny, the way Kathy did, we downgraded our dreams to match our reality. Instead of prevailing, we were just surviving.



With our eyes fixated on that tiny island and our mind immersed at an intersectional crossroad that featured an unexceptional present versus an exceptional future as its choices; we resolved that we would use the stones that cynics hurled at us to build our legacy. Miracle number three. From there, life got better. We got a Business degree, a job at First National Bank, started a family by adopting our son Doctor, won many awards, and fortified our banking experience through an international stint in London.

Ten years after experiencing the cathartic "Weekend of Three Miracles", we went back to Cape Town to pay homage to The CEO of the Universe for the change that inspired a decade of progress. On this occasion, we found ourselves on the flip side of the Cape Sun, and while taking in the sumptuous views of Table Mountain, we soaked in our achievements of the past decade. Again, inspiration followed. We used the opportunity of writing down our finest accolades. Some of these included:

- Bouncing back from a car crash that left us physically, mentally, spiritually, psychologically and emotionally dead;
- Building a family;
- Acquiring a Business Bachelors degree in Banking and Marketing, and a post-graduate degree in Investments and Tax;
- Building a career, that involved working ten years in the worlds biggest Banks, in Retail, Commercial and Investment Banking;
- Amassing a myriad of accolades such as the Runner-up Young Banker of the Year awarded by the Institute of Bankers in 2005;
- Recognised for delivering awesome service by amassing a whopping thirty five compliments on acclaimed website HelloPeter.com during 2005/6/7/8;
- Building a multi-million Dollar business and becoming a millionaire by age 22; and
- Facilitated the creation of an estimated 5001 jobs through strategic investments through the Canadian-founded Khula Enablis Loan Fund.

As the days went on, we added material that we were grateful for. These included:

- The roof over our head;
- The warm food in our belly;
- The tailored suits on our back;
- The warm bed to sleep in; and
- Our sustenance.

By now, we were feeling particularly positive and upbeat, and challenged ourselves to write up even more. We then went on to inscribe our "Best Accolades" list, followed by our "Best Experiences" list. Some of the awesome experiences that made it onto the list included:

- Graduating with a Postgraduate degree from the University of the Free State School of Law in spite a brain disability. Graduation day was the best day of our lives;
- Experienced driving the fastest Jaguar sports cars and Land Rover 4x4s at the Gerotek race track. It was an adrenaline-pumping experience driving the Jaguar F-type at speeds way over one hundred and fifty miles per hour, and the oh-so-cool Land Rover Discovery in a skid pan under extreme conditions;



- Experiencing the worlds fastest roller-coaster, the one hundred and fifty mile per hour Formula Rossa at Ferrari World in Abu Dhabi. We were pleasantly surprised when we realised that a few short weeks after watching an episode on National Geographic about the making of Ferrari World, we found ourselves in this wondrous playpark, and that our dreams were manifesting themselves into a wonderful reality, and that we weren't even noticing them;
- Savouring the worlds biggest sporting spectacle, the 2010 FIFA Soccer World Cup, that included the opening and closing ceremonies and witnessing Spain lift the most revered sporting trophy on the planet.

This felt particularly fulfilling, because we could not afford the exorbitant ticket prices to the games. So we got creative and volunteered for the tournament, and in so doing, were of service to our country. Through this effort, we got access to *Soccer City*, a beautiful calabash designed in the shape of a pot, situated in Soweto. Soweto is the acronym for "South Western Township", that is situated on the South Western periphery of Johannesburg. Soweto's Vilakazi Street is the only street in the world that is home to two Nobel laureates; President Nelson Mandela and Archbishop Desmond Tutu. Three days before kick-off, a topless bus featuring players from the host nation made its way through the carnival clad streets of Sandton, where Suits from Investment Banks, Law Firms and the Stock Exchange swapped their bespoke Armani, Hugo Buss and Versace attire for soccer jerseys, while blowing vuvuzelas. A vuvuzela is a culturally-inspired trumpet-like instrument blown at stadiums to create camaraderie. When we were not on duty at Soccer City and our

teams played in other cities, Zeenie and I would retreat to one of Marriott's Protea hotels to cosy up at a fireplace while piquancy enjoying the of prawns, savouring the footballing genius of players like Christiano Ronaldo and Lionel Messi, and sipping the flamboyance of Brazil, determination of the USA and focus of the Netherlands. That experience quickly took June and July 2010 to the top of our list as the best months of our lives;



 On the eve of the birth of the twenty first century, we read about the development of the worlds largest commercial aircraft, the Airbus A380. We were fascinated by the aeronautical masterpiece, and even though we were even in the middle of our recovery from the car crash and couldn't do much for ourselves; we made a special prayer to be one of its first passengers. A decade later and shortly after we graduated, Zeenie arranged for a week in Paris. As *lakh* would have it, the flight was over-booked, so we were bumped up to business class. Within fifty seconds, the four Rolls Royce engines catapulted the super colossal two hundred and forty feet long feet long behemoth into the air. As we sipped the finest orange juice and enjoyed sumptuous oysters, elevated at thirty five thousand feet in the air with whispers coming from the elegant French air-hostesses charmingly murmuring *bonjour* every now and then; we felt that the world was becoming our oyster.

We felt that we had gone from hero to zero and now to super hero in less than a decade. Our prayers were being answered and our goals realized.

That week in Paris was the best week of our lives. Zeenie spoilt us rotten as we savored the Champs de Elysees, Louvre, Notre Dame and Arc de Triomphe.

This culminated in a romantic picnic at dusk under John Eiffel's one thousand and sixty two square feet monument, that even a century after it first opened in 1889, remains Paris' tallest structure.



There were many more that we came up with, but we think that that is enough. At this point, we'd like to challenge you to make up a list of:

1 What are your best achievements that you have achieved in your life? It doesn't have to be mind-blowing, but it should be things that you are particularly proud of. In compiling such a list, think back to the last twelve months, then the past two years, three years, five years, ten years, and twenty years.

Maybe it was letting go of a marriage that trapped you or making a go of a marriage against all odds. It could be about adopting a child that has grown up to become a Doctor, or you became a Doctor against all odds, or went back to school in your twenties and then become a Doctor./ It could be turning a business around against all odds. Search hard and think hard. We challenge you;

- 2 Now make up a list of what your best experiences are. Go right back to your childhood. For us, it could an adrenaline rush experienced by high speed and thrill rides. But we are all different. For you, it could be something different. Maybe immersing yourself in a book on a ship. Or watching an eagle pull a fish out of water. Again, we challenge you to delve into the deepest recesses of your mind to come up with the answers;
- 3 The next exercise that we'd like you to do for yourself is "the best of" activity. Think of the best day of your life, what made it special, how it kicked, how did it come about, what made it special and how it made you *feel*. Then do the same for the best week of your life, the best month of your life, and the best year of your life.

MY TOP FIVE ACHIEVEMENTS ARE:

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MY TOP ELEVEN EXPERIENCES ARE:

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THE BEST DAY OF MY LIFE WAS	
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THE BEST WEEK OF MY LIFE WAS	It was special because
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THE BEST WEEKEND OF MY LIFE WAS	-
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THE BEST MONTH OF MY LIFE WAS	It was special because
THE BEST MONTH OF MY LIFE WAS	It was special because
1	

THE	BEST YEAR OF MY LIFE WAS	It was special because
1		
2		

3 \_\_\_\_\_

How do you feel after documenting your top achievements, top experiences and "best of" series? Are your surprised at yourself? What you will find is that each time you think you are done, something else will come up. Document it. Contextualize it. You are the owner of it. Be proud of it. You did it ! The purpose of these three exercises is to lift your self-esteem by recognizing your self-worth. Through fostering a greater sense of appreciation for yourself, you will respect yourself more and love yourself more. When we are happy with ourselves, not in an egoic way, but rather in an appreciative manner, we are able to do more, give more and achieve more out of this exciting trajectory called life !

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# Social Styles

While on this beautiful journey of discovering ourselves, we need to understand what our Social Style is. A Social Style is based on our personality traits and how we engage with other people. The four broad Social Style categories are Drivers, Expressives, Analyticals and Amiables.

#### THE DRIVER - THE CONTROL SPECIALIST

A Driver is a personality that is...obsessed with performance and productivity. Drivers have a passion for acquiring knowledge and then applying that knowledge in order to achieve goals. They are constantly searching for the "whys" of life. They work at a decisive pace and are always looking to increase their productivity. Drivers measure personal worth by how much they do. While they are results-driven, they will step back to ensure that they are pursuing the right objectives. Drivers like being in charge. Naturally, loss of control and being idle will drive a Driver crazy. Drivers are succinct and to the point. They detest waffle and get irritated by ambivalence, indecision and inefficiency. A Driver wont shy away from a tough interaction, and under pressure, will assert themselves, focusing on the task at hand and getting the desired results. A growth minded Driver will not fear rejection and criticism. Drivers will leverage their masterminds for advice so that they can make good decisions quickly. They are confident in the decisions they make and will therefore be slow to reverse or change their decisions.

When engaging these ambitious go-getters, we need to be professional and punctual. Drivers are typically Leaders like Chairmen, CEOs, and Presidents, so they are usually very busy and while it's okay to them to keep you waiting, don't dare let them wait. By planning ahead, you will be able to deliver quicker results, and this will help you in scoring brownie points with them that will in turn help to build rapport and trust. Cut out the chit-chat when you meet them and get to the point, quickly. They like to be in control, so play to that trait by giving a Driver options. The more power you give away the more power you actually have, so give power away freely and let them think that they are in control. In Relationships, they may appear cold, uncommunicative and independent and don't really see the need to share feelings and emotions with others.

#### THE EXPRESSIVE - THE SOCIAL SPECIALIST

These wonderful people are fun and easy going. They...work fast and at a spontaneous pace. They don't really set goals as they believe that it assassinates spontaneity. They try to create a social atmosphere that stimulates creativity and promotes flexibility. They thrive on recognition and prestige and are motivated by approval. They measure themselves by way of acknowledgement from others. Though they are risk takers, they are slow in making decisions, and will place reliance on the decisions of other successful people rather than applying their mind when confronted with making decisions. Expressive personalities are usually right-brained people and make great Marketers. They are good at differentiation and are open to trying new things but will not always see a project to completion. They are happy people that are free-spirited and can handle the challenges of life better than most people.

When communicating with an Expressive, its best to socialize as much as possible. Building rapport with an Expressive may easily be achieved by acknowledging their accolades and accomplishments. Build your relationship with them by giving them the freedom to express themselves, especially playing to their preferences and emotions, and you will find yourself in good stead with them. By using words like *gut, intuitive,* and *feeling,* and words that conveys energy, you will appeal to their heart and their mind will automatically follow.

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These creative and imaginative people are very communicative and highly approachable who will happily share their emotions and thoughts with you.

#### THE ANALYTICAL - THE TECHNICAL SPECIALIST

These incredibly smart people are... formal and conservative by nature. They can be counted on and are dependable and reliable. They have a strong value set that features a strong sense of duty and obligation, coupled by a strong work ethic and ethos. Analytical-orientated people favor environments that has a strong flavor for careful preparation that recognizes their pedantic, diligent and logical work. They don't like change, tend to take on too much and are sometimes worry-pots. They will focus on the job that needs to be done, and in stressful situations, will withdraw into a space autonomous of their underlying stress so that they can drive a solution. Because of their unique propensity in synthesizing data, numbers and facts, Analyticals add sterling value in the Legal and Accounting professions.

When working with an Analytical, the cardinal rule is to slowly present the facts. If you are using illustrations, be prepared to field lots of questions substantiating it. Give guarantees and assurances when trying to convince an Analytical to your point-of-view. Analyticals are slow in making decisions, so be respectful of that trait by giving them the time and space in to make up their minds. When picking up with them on what you spoke about, use phrases like *have you had a chance to ...*? Analytical people may come across as uncommunicative, independent and cold. They may view acts of power with suspicion, but if we warmly show them the benefit of the power that we are applying, they may seek power themselves.

#### THE AMIABLE - THE SUPPORT SPECIALIST

Amiable-styled people are usually... warm, cooperative, people-oriented and friendly people. They care about what people think and are sensitive to people's feelings, placing greater focus on this rather than results. They favor environments that encourages harmony. They don't like confrontation and don't like taking risks. Approval from others is important to them that they achieve through loyalty and conformity with the status quo. Their slow paced and relaxed nature may create tension with faster-paced folk. They seek meaning from relationships and personal experiences. They prefer not to make decisions and will put it off, but if forced to make decision, will be influenced by personal experiences rather than logic and facts. They like direction from others. Because of their caring and empathetic nature, they like professions like Nursing.

When dealing with Amiable people, we need to understand their proclivities that entails finding more about them so that we can build a meaningful relationship with them. If trying to convince them to your point-of-view, we need to look for any hidden issues and comprehensively address them. Because they are not risk-takers, it may be a good idea to give them guarantees and assurances.

The following illustration succinctly summarizes the four predominant Social Styles in the world today. See if you can work out into which quadrant you fall.



What we'd like to do next is to work out which Social Style bests describes you. We've summarized the key characteristics in each of the boxes below. STEP ONE is to identify at least seven characteristics from the information that we have shared with you that describes you:



STEP TWO is to rate each quadrant out of ten, where one least describes you and ten represents you most accurately.

	DRIVER	- States-
Primary Characteristic:	Go Getter & Ambitious	
Motivated by:	Results	
Attitude to Goals:	Sets many goals	1200
Group Role:	Leader	10 ev
Needs to:	Be in control	LANE
Want to be Appreciated for:	Productivity, making an impact	
Likes to be Rewarded with:	Power	
My Score:	/ 10	
Famous Example of a Driver:	Nelson Mandela	

### EXPRESSIVE

		1000 miles
Primary Characteristic:	Networker, Socializer	
Motivated by:	Applause	
Attitude to Goals:	Goals kill spontaneity	
Group Role:	Rapport builder	A CAUAUA
Needs to:	Be center of attention	
Want to be Appreciated for:	Contribution, Giving others opportunities	
Likes to be Rewarded with:	Recognition	
My Score:	/ 10	
Example of a Millennial Expressive:	Katharine McPhee	

-

\_\_\_\_\_

## ANALYTICAL

Primary Characteristic (Strength):	Fact finder, Pragmatist	John Mary
Motivated by:	Activity	
Attitude to Goals:	Goals must be met on time	
Group Role:	Information provider	
Needs to:	Be given focus and direction	001
Want to be Appreciated for:	Quality, Sound judgement	A Prop A
Likes to be Rewarded with:	Responsibility	
My Score:	/ 10	
Emerging example of an Analytical Hero:	Riaz "Chairman" Lakhi	

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AMIABLE		
Primary Characteristic:	Peacemaker, Bridge builder	
Motivated by:	Approval	
Attitude to Goals:	Cautious about commitment	(as)
Group Role:	Interpersonal	V.ST
Needs to:	Feel included	
Want to be Appreciated for:	Involvement & Consideration	
Likes to be Rewarded with:	Approval	
My Score:	/ 10	
Famous Example of an Amiable:	Ahmed "Kathy" Kathrada	° WI

Based on your highest score, write down your Primary Social Style here: \_

If you are wondering whether it is normal to exhibit characteristics from more than one Social Style; the answer to this is an emphatic yes. However, if you are a Driver for example, it is unlikely that your exercise will reflect traits from the Amiable quadrant and vice versa. Likewise, if you are an Analytical, it is unlikely that Expressive characteristics will apply to you and vice versa.

Now write down your Secondary Social Style: \_\_\_\_

STEP THREE is to sit down with your family and let them work out their Social Style. Do the same for them as you did on a separate piece of paper.

The objective of this exercise is to better understand each other. In understanding their nuances, habits and biases, you will be setting yourself up to build a robust domestic ecosystem featuring greater cohesion, tolerance and understanding. We will share techniques on how to go about doing this over the coming pages.

You may ask whether a family will all belong to the same quadrant for after all, 98% of our kids' DNA is derived from ours. Sometimes the Social Styles of all family members are the same and yet at other times, it may vary considerably. In our home, Zeenie and I are Drivers, while Doctor is an Expressive and Chairman is an Analytical. We like this very much because it adds diversity and flavor to our home. If your home mainly features Drivers, leverage that to become a factory that produces Leaders in Politics, Economics and Biodynamics. If you are all Analyticals, start your own Law Firm or Accounting Firm. There is no template answer, and neither is there a right nor a wrong combination.

#### NOTES

AFFIRMATIONS

Scientists say that of our twenty thousand genes, ninety eight percent of this total chromosome population is predicated on the DNA of our parents. This means that if we wish to individualize ourselves more than we currently are, we only have a two percent chance of getting it right.

Some people have a past fraught in failure. Often, people seek comfort by blaming others, especially parents, for past errors, citing the outcome of poor parenting decisions reflective in their present. But this is not only a one-way street. Like their progeny, parents also blame children for their inadequacies. Siblings too, cast admonishment at their fellow siblings. Years and even decades after the inauguration of the failure, parents, siblings and other nay-sayers may fail in marriage, business, develop personality and other social disorders, or just turn out to be mediocre and will attribute their lack of a meaningful and significant existence to their beloved villain that becomes their universal dartboard for everything that is wrong with their lives. If we are going to condemn others for our deficiencies, then when we shoot subjective arrows dipped in blame, poison, and other vagaries containing everything that went wrong in us; we should also fire objective arrows soaked in sugar, spice and all things nice for all that they did right for us. If we cannot leave bitterness, malice and anger behind us, we are only imprisoning and enslaving ourselves.

On his release after spending twenty-seven years in prison, Nelson Mandela could have been a bitter man. He could have taken vengeance on the people that sent him to jail. But on his release from prison on 11 February 1990, he said *as I walked out the door toward the gate that would lead to my freedom, I knew if I didn't leave my bitterness and hatred behind, I'd still be in prison.* 

Our dear friends, let go of the past. The past belongs in the past. By letting go of the baggage of the past, you could become a President, Multi-Millionaire, Unifier of a Country, the Icon of the Century, and an international beacon of hope, just like Mandela did. Before he went in to jail, he was merely a lawyer. The Apartheid despots labelled him a terrorist. But when he came out, he emerged a superstar. He was no longer a terrorist, but a therapist to the very errorists that sent him to jail. During his Presidency, he even met with the former Apartheid President, PW Botha. After he chose to let go of the past ills instigated and perpetrated against him and his people, the ubiquitous President Mandela spoke at the United Nations, sipped tea with the Queen of England and became best friends with Bill Clinton.

The present is the present and the past cannot change the present, but we have the choice of changing the future by taking advantage of the present. In doing this, we are insuring an ensuring that our future is not representative of our past. Unlike other creation like angels, human beings have the power of free will. Free Will comprises intellect and choice. We can combine these two gifts to shape the life of our dreams. The third gift that we therefore have, is the gift of life. Life is an occasion to be celebrated. Don't waste it. You have an amazing future to look forward to.

We now have the amazing opportunity of combining these three gifts with two weapons that every person should exploit in driving us to the mountaintop of our desires. The first weapon is prayer, that is the fundamental and premiere weapon of a human being.

Even if we have amassed destruction in our lives, prayer is a potent weapon of mass construction that has the power to change the course of our destiny.

The other weapon is the power of affirmations. An affirmation is... a voluntary statement of confirmation validating a set of facts. You can be a very positive person by nature, and constantly repeat an affirmation corroborating this conviction by saying *I'm* happy and positive ten minutes when awaking each morning and ten minutes every evening before going to bed. You can repeat it to yourself when in the car, while exercising an even when in the loo.

The mind cannot distinguish between what is real and what is surreal. This technique will work even if you are pessimistic by nature, by conditioning your mind to believe what you want it to believe. If you do so with sincerity with a conviction that is engulfed in an unwavering belief that you are positive, optimistic and happy, you will certainly become this.

Though the mind cannot distinguish between the irrefutable and the hypothetical, it can differentiate between... a positive word and a negative word. So rather than saying *I'm not a negative person*, choose to constantly repeat to yourself *I'm awesome and amazing*. Instead of saying *I am not impassionate*, rather say *I have an ardent love for the world*.

As you are going to be repeat these words that will shape you into who and what you desire to become, our affirmations need to be succinct and easy on the tongue. You can't draft out a thesis, internalize it and expect your mind to turn you into an overnight Professor. So, stick to the *kiss* principle of *keep it simple*, *Smarty*.

You can build your affirmation by using as many descriptive words as possible. These words should be imaginative, colorful and eloquent that excites and infuses smiles, hopes and expectation in you. While reciting your affirmations, see yourself being the person that you desire to become. Create a mental picture by visualizing your ambitions, dreams and aspirations. Then as you recite it, see yourself owning your goal. If you desire to live in a penthouse condo in a skyscraper for example, see yourself in the lounge, jacuzzi and pool deck of your sky-scraper. If you desire a family, then complement this vision by imagining your Spouse and kids at your dinner table immersed in a glorious conversation while soaking in the expansive panoramic views of your neighboring towers.

While fighting for our life in hospital pursuant to the car crash of January 1998, we had a decision to make based on two choices. The first choice was to live. The second was to die. Naturally, we chose the former.

Whenever the morphine waned and the pain re-surfaced, we fed our mind with positive thoughts by constantly affirming that *each and every day and in every way, we are getting better and better*. As the days progressed, our condition improved and before we knew it, we were moved from Intensive Care to High Care and then to an ordinary ward and shortly thereafter, we were home. Every time we found ourselves encircled by a negative thought, we'd starve it of oxygen and denied it the space it sought in order to survive.

We thought of this as a process of combustion. Combustion is the burning of something, like fossil fuels. In order for it to succeed, it needs oxygen. If there is no oxygen, the fire will die. The same applies to a negative thought; we have the power to exterminate malignant thoughts by refusing it oxygen. Cut the oxygen supply, and not only will it die, but it will not come back. After the *Weekend of Three Miracles* at the Cape Sun Inter Continental, we realized that our Self Esteem had taken a beating. To remedy this, we constantly fed our mind with a proclamation that we love that we like ourselves and we like that we love ourselves that became our constant mantra.

Think of our minds as a... beautiful garden. If we nurture it by regularly mowing the lawns, pruning the roses and watering its gardens, it becomes an illustrious botanical garden that will showcase the most beautiful manicured and pedicured greenhouse. It will become a powerful tool to strategically advance our purpose, goals and objectives.

Reciprocally, if we ignore it, it will end up dated, dilapidated and grotesque. If we fail to fertilize our thoughts with rich and abundant soils, our mind will start looking to its external environment to fill it with whatever it can, quickly sipping every negative thought around it so that it can fashion us into someone less than we ought to be. Our minds will end up looking like an uncultured jungle. The choice on whether we wish to have it doited so that it yields miniscule riches or exploited to return abundant wealth, our dear friends, is ours.

Appreciate that our minds can only entertain one thought at a time, so making the shift from pessimist to optimist is easy. All that it takes to cultivate a positive mind is to become acutely cognizant when a negative thought enters our mind, and then quickly replacing it with a positive thought. To help us with this, we inserted a note into our smartphone, reminding us to starve negative thoughts of oxygen and to replace it with a positive thought whenever it emerged. By rooting out rubbish thoughts, our mind started becoming a wondrous evergreen.

Changing just one thought changed our world. Great things will be achieved when your affirmation is combined with seeking the help of The CEO of the Universe. Exponential changes in your life will occur when you effect simple and miniscule changes, that are clothed in the iron from your mind and the currency from your mint. If you wish to accelerate the progress of your life, let the power of affirmations converge with the power of prayer. Instead of saying *Im living my dream life*, say *All Praises to The One CEO of the Universe for giving me my dream life*. By acknowledging the oneness, presence and abundance of The CEO of the Universe in our lives, we are paying homage and tribute to Him, that it is not through our genius, effort and work that we have what we have, but we are who we are through His infinite mercy, benevolence and generosity. In doing so, we are also developing humility.

When you do this, riches will come from sources that we can neither imagine nor fathom.

One day out of the blue we received an unscolicted WhatsApp call from a man that we had never heard of. He spoke in broken English and asked whether we were aware that we were the legitmate owner of a property that belonged to our paternal Grandfather who passed away five decades ago. This sounded like a scam and we didn't pay much attention to it. Over the coming weeks he sent us documents over WhatsApp that related to the property that was scribed in a foreign language that we did not understand. We asked him to stop but he would not relent. He had the Title Deed translated into English and notarized by a Lawyer. This suddenly started looking a lot more credible, so we visited the Indian Embassy in our city to validate it. After doing some checks, it was confirmed as authentic. Shortly thereafter, we received another random call, this time from a distant family member who we hadn't had contact with for almost a decade. In that conversation, he told us about the property, and made an offer to purchase the property. As we were in the throngs of developing our Personal Development business, we weren't yet making money, so our resources were quickly depleting and cash was obviously a scarce commodity. He made us a market-related offer that we accepted, and after sharing our inheritance with our siblings, we were able to buy ourselves runway to complete the development of our product and take it to market.

When we acknowledge The One CEO of the Unvierse, that He is abundant, infinite and unlimited, He sends us help when we need it most and from sources that we least expect. That windfall couldn't have come at a better time, because Banks, Private Equity firms and Venture Capitalists didn't express any appetite in funding our business.

We'd like for you to now design your own affirmation. Think of the life that you'd like for yourself; what does it look like, what does it feel like, and who is with you ?

STEP ONE is to think of as many verbs as you can to describe it. Use words such as One, CEO of the Universe, Praises, Thanks, Greatest, Confident, Tenacious, Gutsy, Extroverted, Energy, Vitality, Abundant, Purposeful, Warm, Passionate, Love, Happy, Positive, Rich, Wealthy, Optimistic, Bold, Brave, Courageous, Fearless, Appreciative, and Grateful. You may also wish to bring the words from STEP ONE from SOCIAL STYLES into this step:



STEP TWO is to construct a sentence using these words. Remember that the mind cannot distinguish between what is real and what is surreal so take advantage of that. Let your affirmation be positive. Instead of some monotonous ramble; use words that generates emotion, feeling and excitement: AFFIRMATION

STEP THREE is to make an undertaking to repeat this affirmation for at least fifteen minutes each day, preferably when getting up in the morning and before retiring to bed, and to never stop reciting this mantra until you achieve your goals and reach the mountaintop of our desires!

MY SIGNATURE

WITNESSED BY

STRENGTHS & WEAKNESSES

The next step is to understand our strengths and weaknesses. Business Schools and Corporations refer to this as a "SWOT" Analysis. SWOT is the acronym for Strengths, Weaknesses, Opportunities and Threats. In our works we focus on Strengths and Weaknesses. By doing an SW Analysis, you will uncover what you are good at and what you need to work at.

The purpose of understanding our strengths is to power ourselves up to move us closer in advancing our purpose, goals and objectives. By the same nature, in understanding our weaknesses, we become aware of what can drag us down.

When we did our own SW Analysis, we discovered some of our Strengths to be: Persistent, Strategic, Compassionate, Confident, Charming, Assertive, Humble, Soft-hearted, and Kind. We then swallowed the bitter pill of evaluating our weaknesses, that included we don't smile too much, we are Grumpy, Impatient, and Intolerant.

Now do the same for yourself. Document your strengths and weaknesses. By being frank and honest with yourself, you will ascend to the mountaintop of your personal desires faster:

	SW ANALYSIS		
	STRENGTH	WEAKNESS	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

To overcome our weaknesses, we have three options. The first option is we can choose to strengthen our weaknesses. There are a variety of ways of doing this, such as setting a goal, and then putting the power of affirmations and visualizations behind it. The next option is to exploit our strengths by playing to it and using it to disguise our weaknesses. The third way is to hope that a miracle falls from the sky and dilutes our weaknesses. This may sound counter-intuitive, because when we are kids, we sometimes live *Alice in Wonderland*-like fantasies, and then as we grow up, we learn that fictional epistles don't exist and that living lives of illusion may end up in delusion.

Bertrand Russel said There is something feeble and a little contemptible about a man who cannot face the perils of life without the help of comfortable myth. What we refer to here is that by taking advantage of the power of prayer, our weaknesses will disintegrate after regular, sincere and disciplined prayer. But we cannot use this technique in isolation. It's not like taking a magical pill, sitting back and doing nothing in the hope that all our weaknesses will dissipate into oblivion or convert into a strength. However, The CEO of the Universe helps us when we help ourselves, so this option requires that we acknowledge our weaknesses, come up with a plan to overcome our weaknesses, and then position our weakness adjacent to the Power of Prayer. We'll discuss more about Power Prayer in the next section, where you will see that miracles do indeed happen and exist in everyday life, like how we became short-term debt free in less than six months, how Doctor was cured from an auditory disability and how our marriage was brought back from the cusp of ruin.

STEP TWO requires that we acknowledge the top three to five Weaknesses that are inhibiting our growth so that we can work on them. My Weaknesses are:

STEP THREE is to choose a Solution to deal with your Weaknesses. Simply make a tick in the box next to the option that you select.

1	STRENGTHEN MY WEAKNESSES	
2	IGNORE MY WEAKNESSES BY STRENGTHENING MY STRENGTHS	
3	COMBINE PRAYER WITH OPTION ONE OR TWO ABOVE	

NOTES



While we were on the trajectory of re-inventing ourselves, we had a think on what our vision was. We got some philosophical stuff as answers and documented each thought that featured in our mind.

As we desired to live our lives like that of sterling individuals like Ahmed Kathrada and Corporations like FNB, we looked at their illustrious Vision Statements for inspiration. FNB was *how can we help you*? The vision statement of Ahmed Kathrada's party that he belonged to read: *a better life for all*. In a few powerful words, these rallying cries quickly told us what each Organization stood for.

The parts of a good vision statement should be a means by which we describe our goal. It must invoke a clear and imaginative mental picture of our objective. It should energize, inspire and motivate us and those around us.

We figured that the answer to our visionary question was directly correlated to our purpose on Earth. At that juncture, we figured that as Heaven is the goal that we aimed for, then we should live a life that supported us in getting there. And who was the owner of Heaven, we pondered? Who was the decision-maker that made the call on whether our score-card stacked up and whether we made the cut or not? The answer to that question was simple: The CEO of the Universe. And therein lay the answer: as Heaven was our long-term goal, then getting to better understand The CEO of the Universe was our purpose. That had to be our vision.

A vision statement should be short and sweet. It provides direction and inspiration for our lives. It sets out our most important goals but doesn't include a practical plan to achieve those goals. It outlines how we help people and the value that we offer to the world. A vision statement is an executive summary of our short, medium and long-term goals. When we graduate from a goal, we can change our Vision Statement. Our business is greatly influenced by spiritual intelligence, so our vision statement is spiritual in nature. Our Vision Statement is *to emigrate ourselves to the service of The CEO of the Universe*. Your Vision Statement need not necessarily be Spiritual In nature. It can be Business, Socially or Politically centric. It can be emotionally, spiritually, or intelligently intelligent.

As a Vision Statement is about our goals, it must be aspirational. As it lends cathartic effect to our day-to-day work, it must be inspirational by breathing life and excitement into what it is that we are pursuing. Lastly, it must be motivational, reminding us and those around us why we do what we do.

A Vision statement is not the execution plan to realize your goals. This is the function of a Mission Statement. A mission statement is a few short sentences or paragraphs detailing what you or your Organization does to achieve your vision. It answers the *how* part of the Vision Statement.

Our son, Doctor, has the following Mission Statement: we aim to brighten the day of everyone who contacts us by being a fun person to work with. We write great content that gives us many "ah-ha" moments as we write it. We read a lot of online content to keep our ideas cutting edge and relevant.

Doctor was only fourteen years old when he wrote this. When we learnt of his Mission Statement, we were wowed by it. If a teenager could come up with something so phenomenal, we could also do so by replicating his example.

Our Mission Statement is: after surviving a car crash two decades ago that left us with an eighty percent brain disability, we realized that our challenges were not that unique from everyone else, and that applying bandage and plaster was not a sustainable solution. So as the Worlds #1 Motivational Speaker leveraging the award-winning, awe-inspiring and life-altering Isaac Lakhi Mi2C Success Framework, we are inspiring Millennial Hearts to move from heedlessness to wakefulness, from working class to world class, and from ordinary to extraordinary, culminating in a more meaningful, measurable, significant and sustainable life.

A Mission Statement must wow people. People must feel inspired, enchanted and dazzled in your presence. While meeting you, their hair should stand, and they should get goose-pimples. Your job is to make every person that comes into contact with you feel richer, better and more gilded. People must be saddened to leave your expansive company, yet at the same time feel delighted at the experience, privilege and honor of having been in your association. When we make people feel important and special, they will flock to us. When we appear vulnerable, not in a manipulative or egoic way, but with sincerity, authenticity and humility, it will corroborate that we are human. That vulnerability doesn't make us weak, but instead gives us a "larger-than-life" presence. People will follow your example and may want to be just like you. Imagine being a role model to your spouse, kids, your broader family, your friends, your community and your employees; how does that make you feel ? Remember, you are one in seven billion !

Whether you work for a Corporation in their back, middle or front office, you have a value proposition. If you are in your back office working in Finance or Information Technology, you are an Enabler in your Organization and your customer is your... Colleagues in your and other departments of your business that you enable.

If you are in a middle office environment in a Bank or Insurance Company and run the Compliance function, your customer may be Salespeople in the front office that you assist in complying with regulatory and statutory formalities, that could save your Corporation from millions of Dollars in fines and severe reputational risk if you did not do what you do.

If you are in the front office in Sales and Acquisition, your customer would be the businesses customers that generates its revenues. If you are part of the Executive Committee, your customer may be the Board of Directors.

If you run your own business, you too will have a unique selling proposition. Financiers that put money into your business need to be convinced that their investment is sound and that your business will generate a handsome Return on Equity.

NOTES



If you are buying from Suppliers on credit, they will need to be persuaded that they will receive their money within the agreed terms and that that you are a trustworthy mark. If you are a high School Teacher, your customer is the young minds that you are helping to set up for explosive growth.

Regardless of what profession we hold, we are selling at all times. With this in mind, lets design your unique value proposition.

The components of a Customer Value Proposition are Skills, Knowledge, Experience and Service. STEP ONE is to work out what skills, Knowledge, Experience and Service you provide. What are the things that you are particularly good at ? Examples would be Persuasion, Collaboration, breaking complex issues into simple concepts, connecting with people, ability to listen and understand people etc. Write your top five attributes here:

2	
3	
4	
5	
STEP TWO is to describe what it is that you do. You need to incorporate why you are better than your competitors, and why your option is the most suitable one for a prospective customer. For example: I write awesome, content-rich business blogs to make Entrepreneurs of small businesses more profitable. Another would be as an Aviation Geek, I produce outstanding videos on the latest innovations in premium commercial air travel that airlines use to become more passenger-centric and consumers rely on when making travel plans.

STEP THREE is to showcase your "FAB" - features, advantages and benefits. Here you need to elicit how your customer will be better off by using your *fab*. Examples would be *it saves money because* \_\_\_\_\_\_\_. Or *it saves time by* \_\_\_\_\_\_\_\_. Another example would be *by using my product or service, it produces more of the following result* \_\_\_\_\_\_\_. Your customer needs to clearly see the value of your product or service.

Now put everything together. Your Customer Value Proposition should be something like: Because I have \_\_\_\_\_\_\_, I am able to \_\_\_\_\_\_. Proudly scribe your Customer Value Proposition here:

Now that you have articulated your Customer Value Proposition, you need to ensure that you internalize it and then wow as many people as you can as often as you can ! It is a powerful tool that can unlock many doors for you.

NOTES



As you journey this incredible path metamorphosing yourself from heedlessness to wakefulness, from working class to world class, and from ordinary to extraordinary, you would have enjoyed using the following tools to help you better understand yourself:

- ✓ Your Value Set;
- ✓ Your Policies;
- ✓ Your Best Accolades;
- ✓ Your Finest Achievements;
- ✓ The Best Day, Week, Weekend, Month, and Year of your Life;
- ✓ Your Social Style; and
- ✓ Your Daily Affirmation.

How do you feel ? Are the pieces of the amazing puzzle that reflects your unique value proposition starting to take shape ? Are you surprised by the breakthroughs and realizations that you have made of yourself ? Are you starting to appreciate yourself and recognizing your value ?

#### GOALS

A goal is the objective of our ambitions. It is born from a thought that germinates into a vision for our future. It transforms itself from a daydream to work-in-motion when it is backed by fervent ardor dressed in an assertive desire to achieve it.

Start with the easiest goals by going for the low hanging fruit. Low hanging fruit means goals that will be easy to achieve. This will give you the confidence to take on bigger challenges. Going after easy goals however, is not sustainable because you will eventually get bored as you won't feel that you are being challenged. Think of it as a puzzle. The first two or three times you build a fifty piece puzzle, you are challenged. If you stay on fifty piece puzzles, you get bored and will probably stop pursuing these jigsaws. But along the way comes along a five hundred piece puzzle that excites you. Initially, it seems impossible to construct, but you methodically and meticulously persist in completing it. You then feel like one in a million, actually one in seven billion, and go for an even bigger puzzle.

Similarly, once you've conquered a few easy-to-achieve goals, set bigger goals. Set difficult goals. When we set lofty goals, we are putting ourselves on notice that we intend challenging the mental muscles of our mind or the physical muscles of our body to rise to the occasion by delivering on our expectations to be better today than we were yesterday and better tomorrow than we are today. When we set lofty goals, we should expect lofty setbacks. When we confront obstacles, difficulties or tailwinds that knock us off our feet, we can either interpret the setback as a failure. Or we can get up and take a different road to reach our goal. If a goal is too easy, it either won't be achieved, or is not worth the effort of pursuing. So set big goals. Set scary goals. Set goals that appear so ridiculous it will make your hair stand.

When Ahmed Kathrada and Nelson Mandela looked at the strength of the despotic apartheid regime, they could have shied away from the challenge of bringing an end to a repressive, repugnant and reprehensible system. But they took on the challenge. They stood by their conviction. Their goal was simple; to bring down the racist regime that ostracized, marginalized and blackballed millions of Black people. Immediately after President Nelson Mandela cast his vote in his country's first democratic election on 27 April 1994, he walked to the grave of the founding President of his party and said: "Mr. President, I have to come to report to you that South Africa is free today". It was a simple goal. But it wasn't an easy goal.

If it was easy to achieve, anybody could have done it. But it wasn't. President Mandela beautifully articulated the nobility in taking on difficult tasks when he said *It always seems impossible until it's done*.

When our son Mr. Chairman started speaking, we struggled to discern what he said as his speech was unclear. We initially shrugged it off in the hope that it would automatically correct itself, but as he was readying to commence playschool, it didn't improve so we realized that we needed to attend to it. We took Mr. Chairman to his Physician who constructed some baloney that the impediment was a major problem that would probably not be overcome, and that we should condition our minds to accept it. But three-year old Mr. Chairman had a different idea. When travelling back home, he said "Papa, I think that quack is mad. I *will* talk fluently". And then he fell into a deep sleep in his mother's arms.

Zeenie and I were so enthralled, spellbound, and mesmerized by what our little Leader had just imbued into us, that we immediately got onto the phone with a Speech Therapist. Following eighteen months of glorious therapy that included handsome corroboration between Mr. Chairman's Playschool Teacher and his Speech Therapist, he was able to beautifully articulate himself. Mimicking Mandela's example, he went back to the quack and in his uniquely distinctive accent said to him *It always seems impossible until it's done*.

#### THE WILL TO SUCCEED

The starting point in achieving any goal is the unwavering belief, conviction and will that we can do it. President Mandela, Dr Kathrada and Mr. Chairman had a desire to realize their ambitions against all odds. This burning desire for success then acts as a goal enabler that manifests itself into a wonderful reality. If we believe, we can. When we believe we can, we will; for half of achieving that we can lies in believing that we will.

#### TYPES OF GOALS

There are four broad types of goals. These are Entrepreneurship, Relationships, Spirit and Legacy. If you make The CEO of the Universe the center of your life, you will achieve your goals quicker and the outcome will be far more extravagant, expansive and illustrious that you could ever imagine.

Entrepreneurship talks to the Rules of Money. Heart speaks to Relationships with yourself and your immediate family. Soul is an acceleration pillar to help you achieve your goals faster and voices the goal of Spirit. This culminates in the Legacy pillar whose objective is to harness the power of our mind that will facilitate the building of a Championship Mindset.

#### TIMELINES AND DEADLINES

Before we establish timeframes for goal-setting, we need to determine how far we wish to go in our lives. Poor people plan for days at a time. Working Class people plan for months at a time. The Middle-Class plan years ahead, whereas the Upper-Class plan decades in advance and the Elite plan for multiple generations. Where do you want to play ?

You may be middle class today, but it doesn't mean that you and your progeny need to endure this cycle in perpetuity. Gone are the days when the world featured a caste system where you could only marry, work and play within your echelon. Because of people like Ahmed Kathrada; today we have the privilege of being whoever we choose to be and wherever we want to be. If your bloodline tells you that your lineage has historically been poor, you do not have to acquiesce to that social order. You have the power to change that, today. Confucius said *the journey of a thousand miles begins with a single step*. It may take you a few thousand days to change your life, but it all starts with a single step that starts with you, today.

If you condition your mind to it, and resolve to do it, you can become rich beyond your wildest dreams. The same architects of the caste system only become Millionaires in their sixties and seventies. Billionaires were unheard of in that era, yet empirical data suggests that there was a tad over two thousand Dollar Billionaires in the World in 2018. Of this, twelve were Millennials. Today, people are becoming Multi Dollar Millionaires in their twenties and Billionaires in their thirties. 1% of the worlds seven billion people own more than half of the financial resources on the planet, and though it exposes, highlights and amplifies the massive inequality in the world, you can be a part of that seventy million people, if you so choose.

#### RICH VERSUS WEALTHY

Being rich and wealthy is often used interchangeably that is incorrect. Being rich means that you may have a lot of money. But it doesn't mean that a rich person is necessarily a wealthy person. Wealthy is a different league from rich. To be wealthy, we certainly need to have lots of money. But we also need to have peace of mind, calmness of thought, and contentment of the heart. To be wealthy, there needs to be equilibrium in our Money, Mind, Heart and Soul. Wealthy people are physically healthy. We live fearlessly in abundant mindsets that is autonomous of the fear of poverty. Our domestic eco-systems are habitats that nurtures, maintains and inspires a family that are rich in resolute, fortitude and tenacity that will stand together like an oak tree in the force of mighty gale winds without being displaced. Studies reveal that most wealthy people are happily married and have at least two or more children.

Are the Elite wealthy? Yes and no. Yes, because the elite are rich, but not all elite people meet the requirements to be wealthy. You may then ask, what do I need to be wealthy; do I need to own half of the planets resources to qualify as wealthy? The answer is no. If you have faith in The One CEO of the Universe, are happy, healthy, married and either building or built a supportive family, have peace of mind, calmness of thought, contentment of the heart, and your passive income exceeds your expenses, you are wealthy already. You now need to maintain your wealthy status, so that as part of your own Legacy, your efforts can be transferred to subsequent generations of progeny who will maintain, harness and grow what you have built, who in turn will pass that baton forward.

Commencing in 1927 in South Dakota, Gutzon Borglum sculpted the statues of Presidents George Washington, Abraham Lincoln, Thomas Jefferson and Theodore Roosevelt into Mount Rushmore. This fascinating work that took fifteen years for Borglum to complete transformed this sierra into an icon that epitomizes the progress, enterprise and success of the United States. But have you ever found a single statue, let alone a mountain range, featuring Abraham, Noah, Moses and Isaac, peace and salutations be upon all these ubiquitous men, adjacent to each other ? It is our conviction that extraordinary men leave statues behind to mark their former eminence in the world, whereas super extraordinary people have left people behind to continue their legacy. A wise goal-setter will procreate and leave progeny to continue their work, long after they have reached their expiry date.



Though this act may look that it is reserved for the elite and wealthy, it can be done by anyone, regardless of class and financial standing.

You need not be a Prophet to leave people behind to continue your legacy. In any event, the days of Prophethood are sealed. Simply follow the legacy of the Prophets of leaving people behind to continue your legacy.

#### TERM FOR GOAL-SETTING

Goals may be set for the short term, intermediate term, medium term and long term. If you desire to get married and have three kids, you can't set it as a short term goal. You can, assuming that you get married today, procreate tomorrow and nine months later, out pops triplets. It's possible, but it's unlikely. A short term goal is a goal that you expect to achieve over the next twelve months. An intermediate term goal is between one year and five years. A medium term goal is a goal realized between five years and ten years from now. A long term goal is a goal that is to be realized in more than ten years from today. We can't set a goal of making it to Heaven as a long term goal, because we don't know when we will die. However, we can set a goal of using Power Fasting by fasting thrice a month as a tool to enable our goal of sipping the sumptuous delicacies of Heaven. This will then be a short term goal. We'll discuss more about Power Fasting in the next section.

#### BEST TIME TO SET GOALS

We need to recognize and differentiate between the best time to set goals and the right time to set goals. If you are new to setting goals, the time will never be right, so the best time to set them is now, today. If you proceed to the next section without setting up your goals now, the chances of you doing this becomes infinitely smaller as the days go by, and you are essentially mortgaging you and your family of a bright future. Studies say that less than three percent of Americans set written goals. Assuming there are three hundred million Americans in the world today, that means that less than three million people across the fifty states in the United States of America have documented what they would like out of their lives. Don't become part of the ninety seven percent, that when you review your life in your twilight years, express dissonance by saying "I wish I had set goals". We humbly ask you to do it today.

If you do set goals for yourself and your family, the best time to review them and set new goals is at the dawn of Spring. Depending on which meteorological definition you use, this would be on March, 1 in the Northern Hemisphere and September, 1 in the Southern Hemisphere. But why, you must wonder ? February 28 and August 31 mark the end of winter in the Northern and Southern Hemispheres respectively. When the day of Spring dawns twenty fours later, a sense of expectation, excitement and rejuvenation arrives with it. As a kid growing up in rural South Africa, farmers spoke about the *oes* with a twinkle in their eye. Oes is a colloquial word that was used to describe a harvest, that followed months of intensive winter toiling that finally culminated in the arrival of their ships.

So why not just do January, 1, like everybody else does, you might ask? Well to start with, are you really going to take time out on the first day of the New Year, that is usually a public holiday in most parts of the world, to set your goals? Secondly, goals made during this time of the year are often referred to as a New Years *Re*solutions.

A resolution is where a person resolves to do something again. How many people really stick to doing something again, properly and thoroughly, after not getting it right the first time.

Thirdly, people are so busy planning everything else but their goals for the coming year, that they forget to set their goals, and the whole year goes by without accomplishing, much for our personal growth.

If you are setting your goals on either March, 1 or September, 1; it means that come January 1, you are already part of the top 1% of the population that enter the new year hitting the ground, and so the integration of your goals into the new year is academic, superfluous and seamless.

#### THE FUN PART

The next step was the fun part. We figured that as we were dreaming, we might as well dream big, so we let our imagination run rampant and wild. Some of our goals included:

- To travel the world:
  - $\circ$  USA
    - Play at Disneyland, Knott's Berry Farm, Universal Studios and Aquarium of the Pacific. Soak in the sun at Long Beach, Venice Beach, Santa Monica Pier and Catalina Island. Drive a Ferrari Enzo, California and Italia along Sunset Boulevard, Rodeo Drive and Coldwater Canyon Drive through Beverly Hills, Hollywood and Weho, all situated in Los Angeles, and
    - To enjoy orbital human spaceflights by seeing the Earth from Space on Virgin Galactic's White Knight Two when it launches from California;

#### O INE FAR EASI

- Experience Victoria Bay on a dhow in Hong Kong,
- Immerse ourselves on the three-and-half-mile cable car ride at Ngong Ping 360, while soaking the expansive views of the South China Sea, Hong Kong International Airport and the Po Lin Buddhist Monastery to the summit,
- Enjoy the pool and jacuzzi on the seventy third floor of the opulent W Hotel,
- Sample a dual V12-powered engine Ferretti yacht at the mouth of the Pearl River Delta, and
- Play with giant Pandas in neighbouring Chengdu. Pandas are the universal symbol for peace and just like peace is becoming an endangered commodit, in the world, Pandas too, are on the endangered list of animal species. In 2006, there were only two hundred and thirty nine pandas in the world, but fortunately that is being reversed as their numbers climbed to operthousand eight hundred and sixty four in 2016.

Figure 2 Hong Kong

#### • SOUTH EAST ASIA

- Experience *Transformers, Puss in Boots* and *Galactica* at Universal Studios at Sentosa Island in Singapore,
- Lego land in Joho Bahru,
- The Sultan Aziz Musjid, also known as the *Blue Mosque*, whose one hundred and sixty seven feet wide dome is the largest in the world, and
- Appreciate and enjoy the architectural and engineering masterpiece and marvel of the tallest twin towers in the world, the Petronas Twin Towers in Kuala Lumpur. The West Tower was constructed by the Japanese and the East Tower by the South Koreans, and on its completion at the end of the twentieth century, ushered in the new Millennium as the tallest tower in the world;
- EUROPE
  - Picnic under the Eiffel Tower in Paris with Zeenie, coupled by taking in the sights and sounds of Paris' other historic sites including the gothic-inspired rose-windowed Notre Dame Cathedral, Arc de Triomphe, and Champs de Elysees,
  - Feast our eyes on the worlds tallest bridge, the Millau Viaduct in Southern France that connects Paris to Montpellier. For decades, most believed that such a structure would be impossible to build, but then came along British Architect Lord Norman Foster and French Engineer Dr Michel Virlogeux who collectively showed the world that though improbable, it was not impossible, and completed this feat of engineering in just three years. The masterpiece edifice that cost almost half a billion Dollars to build is designed to commute travellers over the River Tarn for one hundred and twenty years,
  - Amass international corporate experience in the worlds financial capital, London,
  - Ski the Swiss Alps,
  - Participate in the World Economic Forum in Davos, and
  - Experience Monte Carlo's Formula One Grand Prix;



Figure 3 Big Ben in London



4: MONTE CARLO

- THE MIDDLE EAST
  - Play on the worlds fastest roller-coaster at Ferrari World in Abu Dhabi.
    "Formula Rossa" is the coaster shaped in the image of a Ferrari, that propels adrenaline junkies to a speed of one hundred and fifty miles in four seconds;
  - After driving Aston Martin super sports cars at the Yas Marina circuit during our desert sojourn, rest in the adjacently-situated uniquely shaped Viceroy hotel, and

- Visit the Domb of the Rock situated in the Aqsa precinct in Jerusalem, and then depart for the holy city of Mecca to join two million other people to mimic the five day soul-cleansing, mind-enriching and heart-rejuvenating sacrifice performed by Abraham when The CEO of the Universe asked him to sacrifice his son;
- AFRICA 0
  - To conquer Africa's highest peak, Mount Kilimanjaro;
  - Successfully complete the worlds most beautiful marathon, the Old Mutual Two Oceans Marathon in Cape Town, while enjoying some of the most picturesque, magnanimous and magnificent scenery in the world. Oceans, as it is affectionately known as, consists of a half marathon, a full marathon and an ultra-marathon. We also put the London and New York marathons on our bucket list;
  - Visit Ahmed Kathrada's Cape Town "home" where he lived for over two decades, Robben Island,
  - Witness the mass migration of Wildebeest from the Masai Mara in Kenya to the Serengeti in Tanzania, and
  - Soak in the sun in neighbouring Zanzibar in the Indian Ocean.



Figure 5 The Old Mutual Two Oceans Marathon

The important thing when setting a goal is to be as specific as possible. The mind appreciates it when we are pedantic, so when we are precise, it makes it easier for our minds to deliver what we are asking of it.

Switzerland hosts the World Economic Forum in January of each year, kick off for the Champions League final at one of Europe's premiere stadiums usually takes place on the last Saturday of May, and Abraham's sacrifice happens during early August in 2019 and moves forward by ten days each year. Cognizant that the future arrives faster than we imagine; we inserted the dates for these and other events into our smartphone, so that when it did arrive, we would not be unprepared for it. On the contrary, we could leverage, exploit and take advantage of these beckoning opportunities.

Furthermore :-

- Develop an Economic Fund to capitalize businesses with a strong focus on new technologies, healthcare, education and job creation, that must be economically sustainable and ecologically sound;
- Obtain a financial education with undergraduate and postgraduate university degrees in Business. We made the decision to pursue a financial education because money stays with the person who knows what he is doing in business, but quickly leaves the fool who knows not what he is doing. We also chose to solidify our experience by working for at least ten thousand hours in the worlds biggest Corporations, from Barclays Investment Bank in London, to Old Mutual in Cape Town, and First National Bank in Johannesburg, learning everything that we could about Commerce, from Sales & Acquisition, Public Relations and Media to Operations, Finance and Compliance;
- Develop a Socio-Economic Development Fund that would continue in perpetuity as part of our legacy. Dad encouraged us to look after the youth and elderly, so we decided to create a focus on taking care of Widows and Orphans;
- Enjoy the attractive brand of attacking soccer showcased by maestros like Christiano Ronaldo, Wayne Rooney and Lionel Messi, at a FIFA World Cup, and to sumptuously accentuate it by soaking in the pinnacle of European sport, the Champions League Final;
- Witness the stealth, strength and endurance of athletes pushing limits, boundaries and setting new records at the Olympic games;



Figure 6 Messi & Ronaldo

- Consistently enjoy the "smaller things" in life like enjoying the tingling sensation of grass under our feet, smelling the roses, searching for the stars, playing with our kids, and laughing up till our stomach hurt;
- Regularly doing Random Acts of Kindness, by going out in the middle of the night to determine the condition of people, and doing things for people who could never repay us, not expecting anything in return from them, and keeping it to ourselves; and

As we went through our list, and as you may notice through the preceding and succeeding pages, without us even realizing it, many of our ambitions were achieved and are scribed in these pages. Examples of this would be Africa Youth Club, our Socio-Economic Development Fund to take care of Orphans; visiting Robben Island and amassing international corporate experience. It dawned upon us when we documented what we wanted out of our lives, we realized that we were already living the life of our dreams. Most people think that the grass is greener on the other side, but when we sit back and think about, and look at our lives through a different lens, do we actually see how *lakhi* we really are.

We now would like you to do the same. We want you to compile your own bucket list. Use the template below and use a separate piece of paper in need. The template covers all four pillars of Success. So far, we've covered the Money and Relationships components, and after we walk you through the two remaining strategic pillars of Success, you can re-visit it.

Remember to determine the category that you would like to play in: Working Class, Middle Class, Upper Class, or Elite.

Take into the account the cycle that you will use to measure yourself: either March 1, September 1, or January 1.

Finally, nail down the term - short term is up to twelve months, intermediate term is up to five years, medium term is up to ten years, and long term is greater than ten years. We often overestimate what we can achieve in one year but under-estimate what we can do in ten years. So be patient with yourself, but also patiently impatient. Enjoy !

Cycle:	
Mar, Sept, Jan	
My Cycle is:	
Category:	
Working, Middle, Upper, Elite	

My Category is: \_\_\_\_\_

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### INTERMEDIATE TERM

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## MEDIUM TERM



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HOW TO BUILD A WINNING ECO-SYSTEM By December 2010, Doctor had graduated from pre-school, and Chairman was ready to commence playschool. Zeenie and I were so immersed in our careers, that we had essentially delegated the upbringing of Doctor to his grandparents, and Mr. Chairman to his nanny.

Then one day we did some soul searching and realized that while we were chasing money, furthering our careers and other material pursuits, we clearly forgot to take notice of our wealth that lay right under our noses - our sons. The decrepit feelings of neglecting our two pearls caused us to take immediate action. But we didn't want a knee-jerk solution to our problem. We sought a sustainable answer.

Zeenie and I decided to put them at a school that had opened its doors a year earlier. Classes were small, and we received great reviews about the school, even from competitors.

Our next order of business was to implement an exciting yet disciplined culture in our home. We read about how great Entrepreneurs and Leaders had become great, by imbibing discipline in themselves, their homes and their families. Confucius inspired us when he lyrically waxed that the strength of a nation derives from the integrity of the home. The genesis for us to achieve this was the dinner table. But we didn't like the notion of our smartphones, tablets and TV being part of our dinner experience, so we placed a temporary ban on these devices so that we could a savor sumptuously technology-less experience. Sure, there was a time and place for them, but dinner time was certainly not the epoch for You Tube, Facebook and Fortnight.

Rather than isolating our sons from the world, we desired to insulate them by preparing them for it so that they could fully integrate into her kernel and make a meaningful, significant and sustainable solution to the world like Kathy did.

When we talk of building a relationship with our family, we are referring to our immediate family. Basically, those of us that lived under the same roof. In our case, this was myself, Zeenie, Doctor, and Mr. Chairman.

#### THE FAMILY THAT EATS TOGETHER STAYS TOGETHER

Zeenie and I discussed that to start with, we would have dinner at the table. While at the table, the TV is switched off, and all electronic devices are put away. Then we decided to read at the table. Read what, you may ask? We read from various books on Entrepreneurship, Leadership, Innovation, Money, Heroes of vesteryear, and ways of building and expanding our minds. The boys also wished to learn about valor, steadfastness, and how people overcame adversities. We tried to keep the content sweet and short, usually to a maximum of five minutes. We also played word games, where each day, one person would get a chance to present a new word. Doctor whimsically presented words like facetious, that simply meant flippant, teasing and frivolous. Figure 7 The Family that Eats Together Stays Together



Facetious is also the only word in the dictionary with all the vowels in order. The next day, Mr. Chairman teased us that Doctors word was *cathartic*. Cathartic means providing relief through the expression of emotions. The game effused us with inspiration to expand our vocabulary. We calculated that if we played *LakhiWord* daily on weekdays, we could learn over two hundred new words a year.

Zeenie cooked in ways that would nutrition our minds and bodies with energy, vivacity and vitality. That year, we made simple lifestyle changes by moving from white to brown or whole wheat; brown sugar, brown rice, brown cake flour, whole-wheat pasta, and whole-wheat flour. We also changed dairy products to either low-fat or fat-free. We inserted four fruits, four vegetables, and two liters of water per day into our eating plan.

We decided to use the following formula when satiating our bellies: we allocated one third for food, one third for water, and one third for air. This reduced our food intake. By chewing our food at least thirty-three times and interjecting it with bouts of water, digestion became more efficacious.

As food was dished out, we chat about our day, especially the highlights and lowlights. We loved the substance that we drew from this exercise. Through this, Zeenie and I learnt who the boys friends were, who their teachers were, their likes and dislikes, their favorite day of the week, their favorite color and their innermost thoughts and feelings. We found this to be a powerful way of connecting with each other, better understanding each other, our habits, thought processes, thought patterns, fears and hopes. A lot of breakthroughs, discoveries about us and each other, and goodness came out of this exercise.

Without the boys knowing it, we looked for signs of substance abuse, like lethargy, incoherent speech and red eyes, and behavioral irregularities by monitoring their sleeping patterns.

Through all these exercises, that we diligently and constantly repeated, we started seeing the age-old adage that *the family that eats together*, *stays together* come to life, right in front of our very eyes !

#### THE LAW OF THREE

A couple of months later, everyone got bored talking about days filled with mundane routine. To overcome this, and to add color, flavor and excitement to our lives, we explained the Law of Three to the boys. Routine builds the right habits, and these winning habits roll into a championship lifestyle. The Law of Three is a powerful, venerable and dynamic tool that can assist us in building outstanding habits. The building, construction and development of habits is what separates winners from everyone else, because champions are prepared to do the work that no one else wants to do. Leveraging it will take us closer in reaching the mountaintop of our desires.

As they pondered this, we challenged them to identify three things in their lives that they felt needed improvement and to then use the *law of three* to build it. Some of the stuff that they came up with included:

- $\checkmark$  Cleaning their rooms,
- $\checkmark$  Clearing out the trash,
- $\checkmark$  Doing their homework, and
- ✓ Feeding their pets.

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From the next day, instead of walking each other through our day, we spoke about doing the three things that we committed to. Initially, we needed some encouragement, but it got easier, especially because we held each other accountable and lifted each other up when we dropped the ball. We did a review three months later, and guess what? What initially started as a boring routine, became habit, and then part of our lifestyle. The Law of Three says that if something is done repeatedly for three months, anchored in equanimity, patience, and diligence, it will become habit.

Towards the end of 2011 as the holidays approached and everybody started winding down after an eventful year, we took a break from reading at the table. By February 2012, we had still not resumed imparting and partaking knowledge at the table, when Doctor asked us out of the blue if he could read at the table. *Were we hearing correct* ? This was incredible, for the baton was already being passed on ! But there was more to come.

One day while out in the mall, Zeenie's mother was with us. As Grandparents like doing, she took them to a toy shop to spoil the boys. They ended up buying a microphone, that could be connected to our DVD player, and through the surround sound system, worked like a PA system. With his School Speech Contest coming up, Doctor commenced reading his speech at the dinner table though the mic. For one month, he practiced his speech over and over, and by the time the big day arrived, showcased his value proposition to his Teachers and Classmates with the finesse of a seasoned Orator.

#### LEADERSHIP IN THE HOME

With all this excitement, vitality and energy that was being generated in our home, we decided to up the ante by contributing in clearing up the table and doing the dishes. Initially the boys just ran away after dinner, but as they saw the value in what was being done by their Dad, they also lent a hand, freeing up their Mum's time. This meant that she could enjoy a longer shower or even take a bubble bath.

Children rarely do what they are told, but what they see. Behavioral Scientists say that up to fifty seven percent of communication is achieved through body language. So when our kids see us lead in a positive, useful and hopeful way, it's only a matter of time before they mimic our example. Before we knew it, they collaborated in cleaning up and washing the dishes.

If you have a child, your kid is your wealth. Instead of neglecting them the way we did, or labelling them as useless, do things together and make them feel useful, valued and appreciated. Family is a privilege to be celebrated, so we encourage our Mi2C family to rise to the occasion and do things together as a team that will infuse, imbue and inspire hope into your home. Before we can move a mountain, we first need to move a stone. So start with the tools that you have at your disposal and better ones will come along. It all starts with us.

Lead by example. Curb your expectations. Excitement, vitality and energy will follow, and together, we can move mountains. There is no time like the present. Just start, today.

#### THE FAMILY THAT PRAYS TOGETHER STAYS TOGETHER

A happy home results in children growing up naturally, happier, loving and more confident and with less social problems. Though the global divorce rate in 2018 was around seventy percent, it is considerably lower in the United States at between forty and fifty percent. Furthermore, whereas the global divorce rate has increased over the past two decades,

American Millennials have arrested this statistic, with many refusing to yield to the example of their parents. But the reality is that one in two married couples divorce. that usually occurs around their thirtieth birthday. After we adopted Doctor in 2004, Zeenie fell pregnant with Mr. Chairman in 2006. This was shortly after our thirtieth birthdays and as we approached our tenth wedding anniversary, and like many at that stage of their lives, Zeenie and I also considered divorcing. However. the miracle of a child growing inside his mothers abdominal precinct inspired us to temporarily stay the proposition of hanging up our matrimonial shoes.





Figure 8 The Family that Prays Together Stays Together

Dad taught us to pray during the last half of the last third of the night. During this sacrosanct time when most people were asleep unaware that the floodgates of mercy were being opened, The CEO of the Universe looked very favorably upon Mankind; very keen to accept and fulfil our beneficial prayers. Dad also taught us that when we prayed as a family, The CEO of the Universe would put love, respect, tolerance and understanding in a marriage and in a home.

We calculated the last half of the last third of the night to equate to ninety minutes before sunrise. As was, and still is customary in our home, Zeenie and I rose together to pray. While in the throngs of despair on one morning, we made an unusual deal with The CEO of the Universe. We asked Him that if he removed the knots from our marriage and returned us to a peaceful, blissful and happy domestic state, we would remove the knots from Zeenie's feet, by massaging her feet every day during our pregnancy, and for the rest of our lives.

Dad also taught us a daily poem, that if anyone were to recite at the dawn of each day, our needs for that day would be taken care of. An excerpt of this ballad reads "Indeed, the companions of Paradise that day will be amused in joyful occupation. They and their Spouses in shade, reclining, on adorned couches. For therein is fruit, and for them is whatever they request or wish. And "Peace", a word from a merciful CEO of the Universe". That deal was made during a prayer in the last half of the last third of the night on the milestone of our first decade together. Another decade has since past and we continue massaging Zeenie's feet, solemnly remembering the oath that we made while in the pangs of pain; suffice to say that The CEO of the Universe kept his side of the bargain, so we should do the same.

While differences do certainly surface from time-to-time that is a natural function of Matrimonial Relationships, we have stuck to the following cardinal rules in resolving misunderstandings: We use the "4W1H" principle, by asking the following critical questions:

• *when* did the problem arise ? We made it a policy to nip arguments in the bud by decisively dealing with it at the soonest opportune moment. We furthermore agreed not to attempt to resolve disputes when we were angry.

Just as water extinguishes a raging fire, we agreed to sit down and drink a glass of water when angry. We also agreed not to bring things up from the past, for the past belonged in the past;

- why did the problem arise ? Were there multiple issues that needed to be resolved ? If so, were they independent of each other, or linked to each other. That way, we could deal with one issue at a time;
- *who* were the parties to the misunderstanding ? Sometimes it wasn't each other, but because of others, we argued. This could have been parents, siblings, children, or other admirers. We took a stand that no one was worthy of getting between us. We furthermore agreed to put each other *up*, rather than *down*, in front of others;
- what, was the cause of the misunderstanding, or put another way, what were we arguing about ? It was important that we get to the crux of the problem and stuck to resolving it. We understood that neither of us were the enemy, but the cause of the acrimony was the enemy. Sometimes we argued over minuscule things, like forgetting to pick up a towel from the bathroom floor. So for a quick resolution, we found ourselves saying to Zeenie, "you right, we wrong. I'm sorry". Sorry is an ordinary word, but when combined with "I'm", it immediately makes the other party less defensive and the walls come down. Similarly, instead of using words like *but*, say *however*. However is far less confrontational and less aggressive. Words like these avoided getting personal with each other, and mitigated verbal vomit and other unpleasant exchanges from being exchanged; and
- how did the misunderstanding arise, how we intended fixing it, and the steps to avoid it from happening again. Common trouble shooters that we avoided was arguing over the number one reason why most couples argue, money. We also agreed to trust each other, by staying out of the others mobile phones, tablets and laptops. By applying trust in our relationship, integrity and respect made our home its permanent home. As the years passed, our respect grew enormously for each other, to the extent that we wouldn't even utter profane words in the company of the other.

By following the 4W1H strategy, we solved our misunderstandings by using the *Fabulous Four* principle:

- 1 Diagnosing the problem;
- 2 Finding a Solution and ensuring that the problem didn't arise again;
- 3 Implementing the Solution and developing the Will to let go of it; and
- 4 Imagining a life free of the garbage that was holding us bac



#### THE FAMILY THAT PLAYS TOGETHER STAYS TOGETHER

South Africa is famous for creating excellent rugby teams. Rugby is a game that is similar to American football, played by fifteen big, burly and muscular men.

A year after he became President in 1994, Nelson Mandela used the game of rugby as a medium to unite a country divided by decades of racial severance. In the cathartic Hollywood flick *Invictus*, directed by Clint Eastwood and brilliantly played out by Morgan Freeman and Matt Damon who took the parts of President Mandela and Francois Pienaar respectively that earned them both Academy Award nominations, the South African team affectionately known as the *Springboks*, went on to beat the mighty New Zealand in a tense final emerging as World Champions.

#### DO THINGS AS A FAMILY TO BUILD YOUR FAMILY

Zeenie and I decisioned to emulate Mandela's example by using sport as a mechanism to foster greater cohesion, unity and strength in our home. We asked our boys to invite two friends each to watch an international Club rugby game that featured an Australian team and a South African team. At the stadium, we could not but notice how well the boys interacted with each other; they were clearly not interested in the game but more fascinated by the others company. At half time when the field was opened to spectators to enjoy the greenery, we learnt that one of the kids was having a particularly difficult time integrating into the school and was often chastised by teachers and habitually mocked at by other kids and was quickly developing into the black sheep of the school. So by Doctor taking the opportunity of inviting him over for the game, Doctor used his status as a *cool kid* to change paradigms. On the following Monday, the kid spoke passionately to the other kids about his experiences at the rugby game and kept singing Doctors praises. Through that act of Random Kindness, kids became more accepting of the other kid, and over-night Doctor's status had been lifted in the eyes of his friends and colleagues. By doing this repeatedly, Doctor and Chairman use these outings as an opportunity and a platform to build new friendships and take existing relations to a loftier level.

When Zeenie and I pick up that the dynamics between Doctor and Chairman are exhibiting downward signs, we take them out to pack food for orphaned kids at *Rise Against Hunger*. RAH is a global organization with its founding roots in Raleigh in North Carolina in the USA, and through their volunteer programs, they pack and distribute food to orphaned school children in the foundation phase of their schooling careers. The assembly line is a manual line; from weighing rice, soup and soya to sealing, bar-coding and packing the food into boxes. The packing requires collaboration so it's great for team-work and developing gross and fine motor skills. The monthly sessions are only ninety minutes in duration, and you leave feeling a sense of immense reward that no money in the world can buy.

Earlier we wrote of building our home using sustainable techniques and to avoid knee jerk solutions. We deciphered, decoded and discerned that an additional way of doing this was by documenting our best memories with each other. The purpose of this exercise was to espouse, champion and advance an even more attractive domestic ecosystem that our progeny would use in the future as *the* authority when building their own homes.

By highlighting our best memories with each other in the present, rather than we were dead, we made the most of the present by appreciating each other in the present by making it known to Zeenie, Doctor and Chairman. Our highlights with Zeenie therefore included:



• Championed the *Weekend of three Miracles* at the Cape Sun Inter Continental that set in motion the plans for a life of excellence;

• Shared the most amazing run together while we prepared for the Old Mutual Two Oceans Marathon; and

• Meeting up at Charles de Gaulle Airport for an exciting week together in Paris.

#### DOCTOR

- The day and week of his adoption up until that point, we had never felt such peace, tranquillity and calm;
- Quad-biking on the soft sands of the tropical island of Vilanculos, situated on the Indian Ocean near the Equator. The equator is equidistant from the Arctic and Antarctic Poles and divides the Northern and Southern Hemisphere equally at latitude o°. On that experience, Doctor equated his relationship to the equator; he told us that notwithstanding his adoption, he appreciated that we always treated him equally; and



 The CEO of FNB Commercial Banking, Mike Vacy-Lyle, joined us for dinner at our home with his wife Ginny, on December 6, 2012. Mike is a brilliant, humble and visionary thinker. Doctor was on fire that evening and made his family look like a billion bucks in front of our guests. That evening was the highlight of our year;

#### CHAIRMAN

- Shooting hoops together at any opportunity;
- Sat and warmly connected under a tree on an idyllic beach on the icy Atlantic Ocean on December 3, 2010; and
- How he says "I love you Papa" while we're driving and puts his arm around us, making us feel like a billion bucks.

There are many other examples of amazing experiences that we came up but only selected a hand-full. After doing this exercise,

we realized how special Zeenie, Chairman and Doctor were, and we resolved to make an ongoing concerted effort to make it known to them.

Now we'd like you to do the same. Take the people that you love most in your life, those that mean the most to you, and make a list of things that are dear to you.



As you write it down, more experiences will come to mind. Write each and every one of those down and refer to them as often as possible, in good times, and especially in challenging times. The objective of this exercise is to bring them closer to you, and to cultivate greater love, cohesion and understanding. Together, we achieve more as human beings united than we do if we are divided.

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Before we move on to our next exciting section that is the Power section to help accelerate you in advancing yourself closer to your purpose, goals and dreams, let's use this opportunity to recap:

To build a dynamic family structure, start by sharing one meal together, daily, no matter what.

#### STEP ONE: THE FAMILY THAT EATS TOGETHER STAYS TOGETHER

- 1 Eat dinner together as a family;
- 2 Switch the TV off. Keep all electronic devices away from the table;
- 3 Read to your family for no more than five minutes. Then talk about what you just read;
- 4 Play *LakhiWord* to expand your vocabulary;
- 5 Talk about your day;
- 6 Use the *law of three* to build new habits and solidify existing habits; and
- 7 Clear the table together.

STEP TWO: THE FAMILY THAT PRAYS TOGETHER STAYS TOGETHER

- 1 Pray together as a family, preferably ninety minutes before sunrise. Make a deal with The CEO of the Universe on the things that you need, want and would like; and
- 2 Use the 4W1H strategy and Fabulous Four principle for Conflict Resolution.

#### STEP THREE: THE FAMILY THAT PLAYS TOGETHER STAYS TOGETHER

- 1 Arrange fun activities as a family. Go for sporting events, to pack food and donate blood. Include your kids' friends in these activities;
- 2 Treat kids equally. This will prevent disunity from festering into your habitat; and
- 3 After scribing your best experiences with each other, refer regularly to it, in good times and especially in challenging times. Never remind your family what you did for them, but always remind them what they did for you, and how much they mean to you.

#### MY SIGNATURE

Family is the best part of our memories that time can never ever erase. When we are blessed with family, the memories are always worth treasuring. When we appreciate them, look after them, and nurture them, they in turn will help us to make our dreams big and our worries small. Look after your family. If you have the gift of family, have a family member witness your oath that you will eat together, pray together and play together. Then, you will stay together.

WITNESSED BY

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#### NOTES



# SOUL THE POWER PILLAR

## **POWER HAPPINESS**

Happiness is an emotion that seems to elude many people. For centuries, people have been trying to solve the problem of finding happiness. A common expectation, and excuse for being happy, is that "I'll be happy when I make my first Ten Million", or "I'll be happy when I find my soul mate" or "I'll be happy when the baby comes". But we often found that excuses like that made us more unhappy, anxious, and restless. We found that it wasn't the lack of happiness, but rather the lack of meaning, that made us unhappy. Happiness is to be experienced, not pursued.

So, we set out to do an autopsy on the common reasons that led to unhappiness, with the intention of sustainably solving them. It didn't make sense to us that with new technologies, people are now living to 100 instead of 60, where 100 is the new 60. Despite this, the global suicide rate had gone up, rather than reversed, over the last decade.

We found that there are four Pillars of Happiness. They are:-

As a child, we grew up in South Africa, that was racially polarized by apartheid. Apartheid was a governance system created by the White Afrikaner minority, that sought to oppress, suppress, ostracize and marginalize non-White people in South Africa. For example, Black people were not allowed to marry White people, and if they did, the Black person would end up in jail for transgressing the Immorality Act. Black people were not allowed to live in the same suburb as White people. Black people entered public areas through separate entrances from White people and had to sit on different benches in parks and other places from White people. This repugnant, abhorrent and malignant affliction was finally dismantled on 17 February 1990 marked by the release of Nelson Mandela from prison.

One day out of the blue, we received a call from a man called Peter. Peter is an extraordinary game farmer who heard about The Isaac Lakhi Mi2C Success Framework from one of his friends. He requested to see us urgently and asked if we could travel to his majestic farm, situated about two hours north of Johannesburg. We were extremely busy at the time, but he lured us by sending his private jet to pick us up. A few days later as we jettisoned onto his farm on his Gulfsteam G550 twin engine 10-seater aircraft, we got a spectacular aerial view of amazing animals such as Buffalos and Sable Antelope that he bred on his expansive 15000-hectare farm. We were amazed to discover from this accomplished, distinguished and successful Entrepreneur that his buffalos typically fetched between US\$1m to US\$3m at auctions. Sable Antelope were also considered trophy animals. When we asked what determined the price for these prized animals, he said "*it*'s the size of their horns. From a young age already, our Scientists CAN accurately determine how large their horns will be. This gives us an indication on the future value of the animal".

As the conversation progressed and our friendship developed, Peter started becoming a bit emotional.. He told us how of how he left Egypt when he was ten years old. His Mother was a strong Orthodox Christian Greek, and his father was a confident, yet introverted Muslim. Like him, both were naturally, white. This was during the sixties. To avoid the persecution that befell Egypt at that time, they decided to leave their beloved North African Nation and head to South Africa. They thought that as they were *white*, they would be happy and safe in South Africa. But boy, were they wrong !

Even though they had settled and lived in a *White* area, they were castigated and considered to be outcasts and lowlifes. This was because South Africa's white people were predominantly of Dutch origin; they had their own language, and they had

THE STORY OF PETER ... Peter and his family were Greek Egyptians, and there were no Greeks in that part of South Africa. For his thirteenth birthday, Peter's mother threw a birthday party for her son. During the celebrations, the cops knocked on the door and arrested Peter's parents. The Apartheid government were afraid of revolt and mass uprisings, so to protect their idiotic regime, the law that they were arrested for breaking, provided that domestic meetings could not exceed twelve people, and as there were thirteen people to mark Peter's thirteenth birthday, they had contravened that legal baloney contrived by a few mad racists in suits. That law even made provision that Peter's parents could be held in prison for up to ninety days without a trial. Fortunately, they got off with a warning. So even White people were oppressed in Apartheid South Africa. Most White people were too brain-washed by the apartheid system that indoctrinated them with crazy beliefs that Black people were communists. These deranged bedlamites, lunatics and screwballs bent the definition of communism with verbal linguistics to suit their will, with contrived theories that the devil was the architect of communism and that being kind to a non-White person would lead to societal systematic and systemic anarchy. For the free-thinking White people that recognized the ills of Apartheid, the Apartheid machine was just too powerful to talk out against. For the few, like Dennis Goldberg that had the guts to speak out against it, they were tortured and incarcerated.

After the incident, Peter's parents decided to move from the "Christian" part of town to the "Brown" part of town. The brown part of town was predominantly populated by Hindu, Tamil and Muslim people, whose roots traced back to India. In this part of town, Peter was considered too White. What were they to do? In one part of town, they were not considered white enough. And in this part of town, they were too white.

As Peter's father was an introverted man, he practiced his religion quietly. But he yearned to hear the call to prayer, as was the case in his beloved Egypt. He craved that sense of belonging. Of attachment. Of identity. He was deeply hurt when pigs' heads and pigs' blood was placed at his door and hung on the exterior wall of his home. As a result, Peter's dad became more and more withdrawn.

Peter's mother was extroverted, bold and confident. But she too missed her friends, going to Church on Sunday, Mass on Christmas evening, and the beauty of Lent at Easter. Even though she read about them in the Old Testament, she yearned to listen to cathartic epistles about Mary, the daughter of Imraan, and the chaste, pious and honorable mother of Jesus. Equally so, she also wanted to hear more about Mary's remarkable son Jesus, the Messenger of The CEO of the Universe, who made such a profound, incredible and indelible mark on the world, and changed the course of world history.

As for Peter, those experiences left him with scars. Up until that day, he could not muster the courage to tell anyone of his painful past. Of his lack of belonging. His yearning for identity. And even if he did share it with anyone, people would think that he was mad; really, a White man, growing up in White Apartheid South Africa, oppressed by White people? Think about this; people would have thought that he had lost his marbles ! These pains were exacerbated by the fact that he yearned to visit a Church and a Musjid (or a Mosque as it is incorrectly referred to by many). He told us that when he was seventeen years old, he went to a Musjid. Most worshippers were brown, and some of these fools were arrogant enough to believe that they held the monopoly to Islam. Seeing a white teenager enter their shrine was an abomination of their value system, so in an abhorrent and repugnant fashion, chased him away. For over three decades, Peter didn't set foot in a Musjid and Church.

BELONGING IS THE FIRST PILLAR OF HAPPINESS ... help Peter get rid of his childhood scars that he carried well into his 50s, we put a robust plan of action into place for him. At times, we met at a Church.

On other occasions, we met at Nizamiye Musjid, located between Johannesburg, and the capital city, Tshwane. Nizamiye is a replica of Hagia Sophia, formerly a cathedral in Istanbul, Turkey. Nizamiye was built by the respected and loved Entrepreneur and Philanthropist, *Uncle Ali*. Nizamiye, like Hagia Sophia, is an architectural masterpiece. With its awe-inspiring, heart-stirring and spine-tingling beauty, its visitors are captivated by the splendor of its imposing columns, magical facade and beautiful interior.

At Nizamiye, Peter would find peace, serenity and tranguility while enveloped in the seclusion of its magnanimous surroundings. During the great Islamic holy month of Ramadan when deeds are multiplied between 10 and 700 by The CEO of the Universe, Peter would recuse himself in the walls of Nizamiye for the last ten days of the month observing *Itikaaf*, a magical journey that is an outstanding recipe for the reformatting and rejuvenation of the Mind, Heart and Soul, while simultaneously refreshing our connection to The CEO of the Universe. On other occasions, we would go and visit the graves of his deceased parents, that he cleverly buried in the same grave. Here he would cry his eyes out. Then we would go and sit in a restaurant and talk. Because Dad was a Muslim and Mum a Christian, he yearned for both religious and the consequent cultural identities. But this also confused him. When he tasted and drank from the wells of Christianity and Islam, he discovered his nuances, biases and preferences, and found that his frequency resonated more in Islam. And through that, he found his identity. And peace. Our dear friends, belonging is a powerful tool that is driven by values and underpinned by love Belonging gives a person identity, and identity gives a person love. Love is the glue of the mind. Where there is love, there is belonging, and where there is belonging there is meaning. And meaning leads to happiness.

The second pillar in finding happiness is a State of Mind. This is conditioning our Minds to be happy with what we have, who we are, and our interpretation of life, specifically on how we interpret success and failure.

Very often our past learning experiences inhibits our development and growth. We sometimes are so discouraged by setbacks in life that we don't explore new avenues of progress. One of the secrets of success is that we should not fear failures. Failure is not the opposite of success. On the contrary, failure is part of success. Instead of seeing success and failure as mutually exclusive, see them as inextricably linked.

Whilst failure and success seem to be two separate concepts that may appear to contradict each other, they are two sides of the same coin that complement each other. Our experiences have shown us that you will never really taste the sweetness of success until you've tasted the bitterness of failure.

No doubt failure is a reality, but The CEO of the Universe has granted each of us amazing and enormous potential to achieve and progress through the challenges of life provided we try and work hard at achieving and superseding our own personal bests.

Jaime Lyn Beatty said that "jobs fill your Pocket. Adventures fill your Soul". In October 2008, we decided to take a break from our job for a week and went on a wildlife adventure safari.

We were privileged to find ourselves in the resplendent Masai Mara National Park in Kenya in West Africa.

Here where we observed one of The CEO of the Universe's many wonders; the mass migration of Wildebeest, from Kenya's expansive Mara into Tanzania's lush Serengeti. The encounter is a feast for the eyes and nutrition for the soul. Not just for us humans, but for giant crocodiles on the Mara River too. As the Wildebeest exodus from the north in Kenya into the south of Tanzania goes into overdrive, some become casualties to the crocs, as these crocs appetite satiety mechanisms enters a frenzy. But for the thousands of Wildebeest that survive the grueling "iron man" like journey, their eventual sojourn in the Serengeti brings with it an abundant and resurgent welcome of resources to enjoy.

Before entering the park, we stopped at an elephant farm. We were somewhat surprised when we saw a herd of elephants that were being held by a small rope tied to their front legs, with neither chains nor cages to restrain these six-ton beauties. It was obvious that the elephants could break away from their bonds, but for some reason, they did not. We saw a trainer nearby and asked why these animals stood there and made no attempt to get away.

After the trainer welcomed us in his native Swahili by saying *jumbo* which loosely means *welcome* in English, he explained to us that "when elephants are very young and much smaller, we use the same size rope to tie them and, at that age, it's sufficient to keep them at bay. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free".

After departing the farm and entering the vast and transcendent Mara wilderness, we pondered, and thought that like elephants, how many of us go through life hanging onto a belief that we cannot do something, simply because we failed at it once before ? How many of us are trapped by the belief that if we try once and don't get it right, that its over ? That we've failed ?

Before 1998, no coach in the history of European soccer had won a treble of trophies. But an outstanding Scottish visionary by the name of Alex Ferguson came along and showed the world that when our hearts truly believe, there is no limit to what The CEO of the Universe will help us achieve, that is far beyond what our minds can conceive. A few months before the 21<sup>st</sup> century was ushered in and on the eve of the new millennium, Manchester United went on in spectacular fashion to win the English Premier League and English FA Cup. If the double was not enough, on 26 May 1999, Teddy Sheringham and Norwegian-born Ole Gunnar Solksjaer scored two late goals to cancel out Bayern Munich's Mario Basler's first half goal, and went on to win Europe's biggest sporting prize, the European Champions League. A year later. Ferguson was knighted by the Queen of England to become SIR ALEX FERGUSON. But before amassing a cabinet of trophies, most folk will be surprised to know that Sir Alex was almost fired by the Board of Manchester United when he became coach in 1986, because it took a good seven years before Ferguson lifted the English Premier league trophy in 1993; a trophy that eluded Manchester United since 1967. If Ferguson had given up and was afraid to fail, he probably would have failed. Chances are that the ground breaking treble would not have been achieved before the new millennium. So our dear friends, be like SIR ALEX FERGUSON. He suffered in the late eighties, but enjoyed the noughties and noughties as a Victor, and will live for all eternity as a Champion! Never stop until you win! Sir Alex Ferguson proved President Nelson Mandela's hypothesis that "it always seems impossible until it's done".

The third pillar is **PURPOSE**. When a person finds purpose, they find meaning. The emptiness, hollowness, and void within us disappears. For many years after our car crash of 27 January 1998 that left us with an 80% brain disability, we felt empty inside. We often moaned, cried and procrastinated that we had become the shadow of the man that we once were.

We believed that it was money, status, and power that gave us purpose. We were wrong. When we changed our thinking from seeing the crash as an *adversity that emanated from opportunity*, to an *opportunity that emanated from an adversity*, life started getting better. Life got even more interesting when we saw the crash as a bend, instead of the end. The hollowness and emptiness stopped when we realized that it was not money, power and status that defined our purpose. When we emulated our Grandad's purpose of emigrating himself to the service of The CEO of the Universe, by leading Millennials from heedlessness to wakefulness, and transforming them from working class to world class and from ordinary to extraordinary, did we unlock the third pillar to happiness. If you do what you love and love what you do, money will automatically follow.

The forth pillar is appreciation. In the heart component of our ISAAC LAKHI Mi2C SUCCESS FRAMEWORK, we described the excellence of appreciation by living with *an attitude of gratitude*. What we refer to here is about expectation versus appreciation.

The essential differences between expectation and appreciation, is that with expectation, it's like a destination, whereas with appreciation it's an ongoing journey of acquiring magnificent and expansive experiences that enriches, nurtures and fortifies our souls. With expectation, it's like a to do list; we want to get it ticked off, but in the process, we miss the experience. This could be like setting a goal of conquering the world's premier peak, Mount Everest, but when the opportunity comes, we are so caught up in "getting it done" and ticking it off our bucket list by seeing it as "things to do", rather than "things to be", we miss out on the grandeur of the experience. Instead of acknowledging the experience in the present, we appreciate it in hindsight, when we look back and say to ourselves is that really what we did ?! Indeed, its fulfilling and gratifying to appreciate our experiences in the form of memories, but if we can't experience it in the moment, we are simply just going through a series of motions, that will relegate encounters and adventures from the realm of the extraordinary to banal and mediocre. The story of doctor and expectation.....Our son, Doctor, experienced the ills of expectation. One day while on You Tube, he was blown away by a video of the thrill ride Galactica at Universal Studios in Singapore. At around the same time, Singapore Airlines took delivery of their prodigious Airbus A350 long haul jet, and Doctor got a glimpse of their swish and suave business class at an expo that he visited. He knew what he wanted; to fly Singapore on their brand new Airbus A350 in their acclaimed business class, coupled by staying in a suite at the \$5.5 billion architectural master piece, the Marina Sands Resort, From there, he planned to visit Universal Studios at the famed Sentosa Island.

The problem is, he prayed for it, and put in deadlines, expecting The CEO of the Universe to comply with his timelines, as if though The CEO of the Universe worked for him. When Doctor's goal didn't materialize by his deadline, he became despondent. He even took a swipe at The CEO of the Universe, and casually told me "what's the point of setting a goal, and then praying for it, as you taught me Papa, when The CEO of the Universe just laughs at my plans".

Is this something that you can relate to, our dear friends ? Is this something that you also struggle with ?

The solution to this universal problem is that we try to control the *how* and *when* in our prayers. And this has massive repercussions on our state of mind that invariably affects our happiness.
So you must be asking yourself, so how do I overcome this problem ?

A few months later, Doctors goal and prayer came true. But instead of flying in business class on the 350 directly to Singapore, we had the opportunity of flying via Malaysia on Qatar's stunning Boeing 777. Though we sat in coach or "economy" class, it was the best flight that we have ever savored !

From Kuala Lumpur in Malaysia, we took a luxury bus to Joho Bahru, where we soaked in the sun at the majestic Lego Land water park. While in "JB", as it affectionately known by South East Asia's happy, humble and honorable Malaysian people, we had our taste buds tantalized with the most delightful Japanese *teppanyaki* cuisine. We then crossed the border to the tiny island of Singapore in an Uber, proudly driven by a diamond of a man called Azhar, who himself is a former brilliant Boeing technician in Singapore.

At the wondrous and exciting Universal Studios, Doctor got to experience Galactica, Puss in Boots, Revenge of the Mummy, Transformers, and other phenomenal rides.

As the park closed, we got into another Uber and headed to the spectacular ONE° 15 Marina Club, situated on the water's edge of beautiful Sentosa.

IN SUMMARY; instead of flying Singapore's Airbus A350 business class, we tasted economy class on Qatar's Boring 777, that was our best flight, ever. Also, we didn't have to break the bank as we bought our flight tickets on a flash sale. Instead of flying directly to Singapore, we got to experience Malaysia's Lego Land and had the best Japanese delicacies, ever. Instead of soaking in the sumptuous and luxury Marina Sands resort, we encountered another jewel, ONE° 15 Marina Club, where we felt like Multi Dollar Billionaires, while sipping in the splendid and expansive yachts on the marina from their exquisite glass swimming pool. When Doctor let go of the *when* and *how* components, and just to stuck to the *what*, he experienced the best three days of his life!

And there you have it our dear friends, the four pillars of Happiness that we used, that migrated us from an Island of Darkness and Fear, into an Ocean of Light and Hope.

The last lever is Spiritual Maturity. This is offered to our students that come with us on our Signature Isaac Lakhi Mi2C Success Framework Retreat, that are held in various locations around the world, including California, South East Asia and South Africa. Participation in the Retreat is by invitation only, that requires successful completion of our award-winning, awe-inspiring, and life-altering Workshop.

What follows next are a series of examples that helped us in finding happiness.

Sandton is an exciting burghul. Located within the city of Johannesburg, it is home to some of Africa's biggest Banks, Insurance Companies, Law firms and Accounting firms. The JSE Securities Exchange, Africa's biggest stock exchange, and one of the Top 20 Exchanges in the world, is situated in Sandton. Some of the most glamorous and pricey Real Estate, including phenomenal hotels and shopping malls, call Sandton their home.

Amidst the concrete jungle, Sandton also features a beautiful park, the Hyundai Sky Park, that is pictured above. The park boasts beautiful trees, mainly willows and oaks.



It is a fantastic place to get close to nature, especially because it's located in the bustle of a modern metropolis. We call Sandton "Africa's Manhattan and Canary Wharf".

We have made it a habit to visit the park whenever possible. As Doctor and Chairman play on the jungle gym, immerse themselves in the sandpit, and frolic in the grass, Zeenie and I take in the sights and sounds with romantic walks through this wonderland.

We often find ourselves marveling at the trees, standing tall and proud, whose branches dance in the wind, providing sustenance to men and animals, home to birds and insects, and supplier of oxygen. Immobile. Yet they make such a meaningful and significant impact on the planet.

One afternoon, it was time to pray, so we excused ourselves, washed, rolled our pants up, took our shoes and socks off, and got absorbed in the moment. As we positioned ourselves under an oak tree, we felt the tingling sensation of the grass, and even struggled to contain our giggles caused by the tickles under our feet. Then we went into prostration, thanking The CEO of the Universe for His unlimited bounties, blessings, favors, opportunities and kindness that He had bestowed unto us. While bowing down to The CEO of the Universe, we had another amazing moment; simple, but inspiring, as we took in the scent of the grass. In that moment, we felt so good, like we were on Cloud Nine.

We felt our childhood coming back to us as we reminisced walking barefooted on the grass and took in the scent of nature when we were kids. Here we were, in contact with nature, and at one with nature, experiencing an amazing moment in our life that felt almost surreal. Yet it was real. And it cost us nothing.

But we simultaneously felt a sense of loss, in fact shame, as we thought of how many Dollars we had squandered in pursuit of trying to be happy. We thought of the timeless adage that the best things in life are free. As we allowed our mind to wonder freely, we remembered that happiness is to be experienced, not pursued.

At that moment, we made a resolution to visit the park, get in contact with our inner self, leveraging the power of nature, at least once a month. To search for the stars, play in the rain, and connect with the wild.

One of our Mentors in our Tribe of Mentors taught us that when we can truly see the stars, we are connected to the Universe. We decided to test this.

Among Sandton's beautiful hotels, is the Holiday Inn Sandton. It boasts a panoramic rooftop, where visitors lounging at the pool witness the grandeur and splendor of the African sky. After checking in to the hotel on a beautiful Sunday evening, Zeenie, the boys and I headed for the pool deck. As we made ourselves comfortable on the loungers, we began searching for the stars. Initially, we only identified 1 or 2 stars. But as we allowed our minds to submerse ourselves and be at one with the Universe, we counted like a zillion stars, identifying a belt of stars, and savored the charm and elegance of the moment. We felt like a billion bucks ! This marvelous experience bore testament to what our Mentor said that if you can Figure 12 Star gazing from the see the stars, you are connected to the Universe.



Holiday Inn, Sandton, South Africa

On another occasion, we visited the Walter Sisulu Botanical Gardens. This illustrious nature park features a majestic waterfall, the most beautiful manicured gardens, and idyllic hiking trails. The park is named after the legendary apartheid stalwart, Walter Sisulu, who was incarcerated with other selfless heroes including Nelson Mandela and Ahmed Kathrada on Robben Island in 1963.

After entering the park and taking in the natural artistry of this wondrous village green, we made our way to an exceptionally green area to picnic. As we sat down, we were captivated and awe-struck as a tortoise scurried towards us. What made it more amazing was that tortoises are slow creatures by nature, but the dexterity, speed and agility that this noble creature rushed to us, with a supreme sense of urgency, was mind-blowing. As it entered our personal space, it looked like the tortoise kneeled before us, as it folded its legs under its shell. Mesmerized by this enchanting experience, we then curiously waited for what was next. And the best was still to come.



Figure 13 Enjoying the pleasure of Mr Tortoise's company with Doctor & Mr Chairman

As we exchanged curious looks of mutual love, the tortoise shed a tear. Not two or three or a multitude of tears. Just one. One tear of gold ran down its humble, modest and kind skeleton.

As we stared lovingly at Mr. Tortoise, who is pictured below with Doctor and Mr. Chairman, we realized that we had reached that point of nirvana. What we realized was that after we started placing complete reliance in The CEO of the Universe, we were reaching a point of equilibrium in our lives. That the peace that we were experiencing was because of a deliberate adjustment of our life to the will of The CEO of the Universe. Peace of mind. calmness of thought, and contentment of the heart were coming to us from sources that we could never imagine beyond our wildest dreams !

## In summary:

- 1 Leverage the four strategic pillars of happiness to achieve happiness in your life:
  - 1 Belonging;
  - 2 State of Mind;
  - 3 Purpose; and
  - 4 Appreciation.
- 2 To get connected to the Universe, visit parks as often as possible. Submerse and immerse yourself in your experiences;
- 3 Walk on the grass bare feet as much as possible, preferably daily. We pick up a lot of radiation through mobile phones, Wi-fi and other electronic devices.

By walking bare feet, we are effectively transferring the radiation to the Earth, as the earth easily absorbs the transference;

- 4 To see if you are connected to the Universe, take some time out to search for the stars. If you can't see it, continue connecting to nature. And if you can see the stars, continue doing so regularly;
- 5 Another good thing is to regularly prostrate down to The CEO of the Universe. The rush of blood to our brain colors our faces, providing we do this constantly. It dilutes that pale look that some folks struggle with. Also, by prostrating to The CEO of the Universe, we are connecting to the worlds' most powerful Chief Executive, and if we can prostrate down to Him, we iterate and re-iterate, our dear friend, you will never kneel before anyone or anything. And if you ask Him for what you need, you will never need to stretch your hands out to anyone;
- 6 To achieve contentment of the heart, place complete reliance in The CEO of the Universe. This requires a high degree of submission, is easier for some because of their ability to let go. But when you get there, you will feel a sense of immense freedom.

Gandhi summed it up very succinctly when he said that "Happiness is when what you think, what you say, and what you do are in harmony".

We wish you well on your journey, not destination, in achieving harmony with all !

From this day forth, I undertake to do the following 5 things consistently and regularly until I reach the mountaintop of my desires, and to continue doing so:



I, \_\_\_\_\_\_, furthermore undertake that on achieving it, I will not become complacent and continue doing so, for life is a journey, not a destination !

MY AUTOGRAPH

## WITNESSED BY

NUTES	
	<b>(</b> 150 <b>)</b>

## NOTES

# **POWER FASTING**

During 2006, Zeenie and I went through a torrid time on the domestic front. Doctor was living with his grandparents at the time. Mr. Chairman was not yet born.

Zeenie and I couldn't stand each other. She knows that we are not morning people, so she'd leave for work before we got up. We'd return from work after she was already in bed. We would effectively really see each other on weekends. We stood on the periphery of calling it a day.

Then one day, something extraordinary happened. We felt ill, so we got home significantly earlier than usual. Zeenie got home shortly thereafter. We were already lying down in bed, and she came in waffling and rambling indefinitely with what sounded like meaningless babble. She clearly wanted to say something, but clearly didn't know how. We got irritable and told her to just say it. So she just blurted out "We pregnant". Huh? *Pregnant* ?

We didn't quite know how to take the news, so we took a cold shower. Afterwards, we went into prostration, and told The CEO of the Universe that if that is what was ordained for us, we were happy, and graciously accepted it.

The months thereafter were tough. Though Zeenie and I were not happy in our marriage, we decided to stick by each other. One of our mates joked that during the first trimester in a pregnancy, men talk and then think. During the second trimester, we first think, then talk. During the third trimester, we think twice and say nothing !

We decided to take his advice, albeit partially, as we decided to keep quiet, and play it safe, during all trimesters.

We decided to come home earlier every day. We also made a decision to massage Zeenie's feet daily and feed her chocolate. We also resolved to stick by our actions, as a man, and stand by her. We put the idea of calling it a day on hold.

During our pregnancy, Mr. Chairman scared us, month-in, and month-out, without fail. There were a few times when we almost lost him, and we often found ourselves rushing from the office to usher Zeenie to the hospital.

We remember Zeenie's regular Doctor pulling us aside during a routine consultation and told us that we should prepare ourselves - mentally - as there was a very real possibility that we may have to choose between Zeenie and the baby. The risks were very real. Two months ahead of time, Chairman was born. Born premature; yet another scare.

This kid was having fun scaring us ! But he eventually got past the danger zone, and after spending a week in Intensive Care, was discharged from hospital.

But the challenges continued in the weeks thereafter. Chairman was colic, and could not stop whining, night-after-night. Zeenie and I took turns tending to him.

Then one day, we got a call out of the blue. The voice on the other side said that we should get ready by packing our bags as we were leaving for Barclays Investment Bank in London in four days. We had completely forgot that earlier that year, we were invited to apply for an Investment Banking Exchange Program. We went through three of rounds of interviews, and when nothing came of it, we assumed that we did not get the opportunity. The voice on the other side was the Head of the Selection Committee.

Naturally, we were over-whelmed by this development. Three months away from home. It was somewhat uncomfortable, given the prospect of "*leaving*" Zeenie, who had just given birth, and our newly born son. Owing to our marital challenges, we figured that it could have been a blessing in disguise. Zeenie and I sorely needed the space. And so, we decided to take up the offer.

Two nights prior to leaving, we got up with a cold sweat, thinking of how we were going to manage our carnal desires. Yes, we are referring to sex. We certainly were not monks ! So we called Mr. G and explained our dilemma to him. He immediately saw where we were going, and mid-way through our sentence, he recommended that we fast. *Fast*, we thought, *but we hate fasting*, we thought.

Mr. G explained that during medieval times, men would go into battle, and would be away from home for up to six months at a time. To deal with their raging hormones, their Commander-in-Chief recommended that they fast. Mr. G continued, that mankind was not designed to be celibate, and if we wished to improve our marital relationship, especially important as we were going through a difficult patch at the time, we should fast. The risk was that should we not control our carnal lusts and succumb to our desires, we could lose our family. That scared us. We resolved to implement his solution, and fast.

Mr. G also explained that fasting was not hunger. He explained that it was important that we understood the difference. If we saw it as a hunger exercise, we would lose out on the amazing benefits that fasting would bring.

"How long should we fast for", we asked Mr. G, "and when should we fast ?". He recommended fasting from sunrise to sunset. Due to the short winter days in London, that was particularly easy. He told us to refrain from eating and drinking altogether. Again, we found that difficult, but it gradually became easier. As for the preferred days of fasting, he stated we should either fast on a Monday and / or Thursday. So that was between four to eight days a month. He said that if that was too much, we should fast just three times per month, preferably when there was a full moon. When we asked for the significance of that, he told us that that was the way of the Prophets. They fasted as a medium to gain closeness to The CEO of the Universe. He continued that fasting would help us accelerate our performance through life, achieving things faster, and making us more efficient.

We were not used to fasting, and quite frankly did not like it. We initially struggled with it. But it became easier, to the extent that by the time December came, we were loving it.

Earlier in this book, we wrote of "the law of 3". What we didn't realize was that in those 3 months in London, fasting became part of our routine, then it became habit, and eventually lifestyle.

December marked the end of our sojourn in London. While in the British Airways lounge at London Heathrow awaiting our flight back home, we looked back in awe at our London experience, soaking in how *lakhi* we were. We felt a sense of immense accomplishment.

We felt that just four years earlier, we were battling a brain disability, unemployed, broke and depressed, and today, here we were, part of a team of Dealmakers that had just raised a US\$1 billion bond for the Dubai Electricity & Water Authority !

Through that water infrastructure, workmen building the world's tallest tower, the Burj Khalifa, could have a sip of two atoms of hydrogen fused with an atom of oxygen while navigating the sweltering Arabian heat. That furthermore, a mother could open a tap and cook for her child with the odorless, colorless and transparent miracle of life.

But much as we longed for home to see our family, we felt ambivalent, as we were unsure of the reception that we would receive at home, and specifically from Zeenie. Nevertheless, we departed London on a bitterly cold and rainy winter evening, and eleven hours later, landed in the southern hemisphere on a balmy summer morning.

As we disembarked the Boeing 747-400, an aviation masterpiece that was once the "queen of the skies", but aging gracefully into what Doctor eloquently referred to as the "geriatric of the skies" because it had been eclipsed by the Boeing 777 and Dreamliner; we walked onto the sky bridge and into Africa's biggest, busiest and best airport, Oliver Tambo International Airport, named after the famous apartheid stalwart who fought valiantly for the liberation of South Africa while in exile in London. A few seconds thereafter, the phone rang and after exchanging a few pleasantries, Zeenie asked if we arrived safely. A mere fifteen minutes later, as we gathered our bags from the luggage carousel, she called again and playfully asked *where are you?!* Based on the loving tone that she spoke in, we realized that everything was going to be okay!

A few days after getting back, our boss' boss called us to welcome us back home. He told us that he had been promoted while we were in London and moved into a different segment at the Bank. He said that there was an opening in the business for someone with our skill set and wanted us to apply for it. A few weeks later, we commenced a new job !

All this suddenly made sense, because while in London, we seriously considered emigrating to the world's financial capital. We knocked on many doors to get a permanent job. But we couldn't get it right. Then almost superfluously, we got something at home. Proof that man plans but The CEO of the Universe wills !

We called Mr. G to debrief. Before we departed for London, Mr. G asked us to make a list of our bad habits. But he didn't ask for the list. He told us that he would explain the rationale for it when we got back from London. When we got back, he reminded us about the list, and on this occasion, asked us to make a list of the person that we had become.

Again, he didn't ask for the list. We did the *fasting juxtaposition* exercise as we liked to call it. We were surprised to see the impact of the fasting. For one, Zeenie poetically referred to us as *radiantly beautiful*, that our skin looked better and our eyes whiter. She also told us that we had become more peaceful and had a different aura about us. We hardly noticed that we lost our temper less frequently and swore much less.

Mr. G then challenged us to make fasting part of our lifestyle. We happily acquiesced and we now fast three to eight times per month and strive to keep fifty fasts a year. We also figured that our tummy has a built-in washing machine and dishwasher, so fasting gave our digestive system a much-needed rest.

Mr. G also challenged us to take the "annual thirty-day fasting challenge". We told him "game on". To help us with morale and encouragement, we coincided it with Ramadan, when Muslims fast. We chose Ramadan because we thought of doing this akin to running a marathon. When running a marathon, we sometimes get exhausted and when we think that our bodies can't take any more, along comes a group of other runners and roadside spectators, whose impetus inspires us to keep going, and to never stop running, until we win. Similarly, just when we think our bodies are exhausted, we get invited to the home of a family observing Ramadan to break our fast at sunrise, and through all the warm and positively charged energies, we get inspired to continue going and reach our goal.

Before we started the thirty-day challenge, we consulted our Doctor. When he cleared us, we put the thirty-day fasting challenge on our list of goals for the upcoming year. Also, we were interested to learn how our body responds to fasting, from a physical and health point of view, and were fascinated by the following discoveries:

- On DAY 1 AND DAY 2, expect detoxification to begin. Here the blood sugar level drops, blood pressure is reduced, and the heart slows down. Glycogen is pulled from the muscles, so its normal to feel a bit weak. You may also feel a bit cold as our body temperature may drop. Its normal to feel a bit grumpy and irritable, but this will pass;
- From DAY 3 to DAY 7, fats, mainly composed of fatty acids, are broken down into glycerol, and converted into glucose. The body starts to embrace the fasting and the digestive system is able to take a much needed rest, focussing its energies on cleansing and healing. White blood cells and immune system activity increases;
- From **DAY 8** onward, you will start to experience enhanced energy, clear mindedness and feel better. This is a period when the body increases its ability to heal old injuries, and healing is at its optimum efficiency. As our body searches for dead or damaged tissue, lymphocytes, which are a form of white blood cells, that helps us to fight toxins that makes us sick. So the lymphocytes enter damaged tissue secreting substances to dissolve the damaged cells;
- From DAY 16 to DAY 30, the body has completely adapted to fasting. Cleansing periods can be short, and you will feel more energised, enjoy heightened clarity, and emotional balance, coupled by an increase in memory retention and concentration. There will be days when the tongue is pink in colour and our breath may actually smell fresh. As the body works at full capacity to heal, there is a rapid increase in replacing damaged tissue.

We were over-whelmed by all these discoveries, so set out to summarize what the fasting in London did for us:

- 1 It not only saved our marriage, but also took our marriage to another level;
- 2 It took our career to another level, as we gained invaluable financial experience after working at the UKs number 1 Investment Bank at the time, Barclays Capital, in bonds, derivatives, and forex, and in the world's financial capital, London;

- 3 We had the opportunity to see Europe, from experiencing the breathtakingly panoramic Swiss Alps to soaking in the "theatre of dreams", Old Trafford, home to Manchester United Football Club, champions of England a record twenty times as at time of writing this book, coupled a quadruple of European honours;
- 4 We got rid of a whole lot of bad habits, like greed, laziness, lust, envy, pride, anger and over-consumption;
- 5 We lost 11 pounds, through lots of walking and swimming; and
- 6 We got promoted at work.

## HOW FASTING HELPED A Mi2C STUDENT

After graduating from our ISAAC LAKHI Mi2C SUCCESS FRAMEWORK WORKSHOP, we selected Pretty for our Mi2C Mentoring. The Mentoring is a twice monthly, six-month program, that covers the four Success Pillars of the award-winning, awe-inspiring and life-altering Isaac Lakhi Mi2C Success Framework at greater detail.

Some of Pretty's challenges included that she was renting a place, drowned in debt with three personal loans, paying up to 32% interest per annum, and had to walk to the bus stop. She was always tired. This is despite that at the age of 24, she was working for Africa's biggest Bank as a mathematician and had a University Honors degree.

We then set up a program that focused on getting her finances right and improving her aura end energies. At our Mentoring annual reunion, we got the opportunity of connecting and touching base with Pretty. We were so inspired by Pretty; she was glowing radiantly and beamed with energy. She had a twinkle in her eye. She passionately told us how she acquired a property. Also, though she did not have to get a room-mate to split the rent to make the mortgage payments, she still got a roomie, not out of necessity but by choice. To compliment this, she got her drivers license and bought a car, so goodbye to walking to bus stops. On achieving her postgraduate degree, her salary was increased by 80%, and at the same time, she received funding for three Scholarships. With the funds received from two Scholarships, she killed **all her** personal loans, and with the third Scholarship, she funded her Masters degree.

But there was something else. We looked at the twinkle in her eye and challenged her to delve deeper. She replied: "actually, there is something. About five months ago, I decided that I needed to achieve things faster. So I set out to fast". She continued "since fasting, my life has taken on a new meaning. I'm now able to get more done in a shorter space of time. I also feel more fulfilled, content and happy. The fasting has fostered a greater sense of discipline, commitment and responsibility. It has subdued my carnal lusts. I feel more focused. My mind feels razor sharp".

So, here is how to do it:

- 1 Fast on MONDAYS and / or on THURSDAY, or for three days per month when there is a full moon. Depending on where you are in the world, fast from an hour before dawn to dusk. Avoid consuming anything during your fasting hours. Consult your Doctor before you embark on the journey of fasting;
- 2 Don't delay breaking your fast, as soon as the sun goes down, immediately break your fast, ideally with water;
- 3 Use the law of three to build the habit of fasting, and before you know it, it will become part of your lifestyle;
- 4 Among others, fasting helps to overcome bad habits, physically cleanses our bodies, and helps to overcome .

So as of today, I \_\_\_\_\_\_ hereby undertake to fast \_\_\_\_\_\_ days per month and \_\_\_\_\_\_ days in a year

## MY AUTOGRAPH

## WITNESSED BY

### NOTES

## **POWER PRAYER**

\_\_\_\_\_

Prayer is a profound thing. It is a potent weapon that can accelerate the achievement of our goals and dreams. It is an agent of change. It has the power to change the world. It has the propensity to change the course of our life and can alter our destiny.

After our car crash of January 1998 that left us with an 80% brain disability, we prayed and prayed but it seemed that our prayers went ignored. But they were not ignored. Sometimes our prayers are immediately accepted. At other times, its fulfilled later in life. But no prayer goes unfulfilled. Our prayers were indeed fulfilled, not immediately, but when we needed it most.

When we served on the Board of Directors of Rise Against Hunger as a Non-Executive Director and the Chairman of the Risk Committee, we did so on a pro-bono basis. A lot of our time was used to participate in Board meetings, branch openings, Leadership breakaways and strategy sessions, that could have otherwise been used in our businesses to make money. But those efforts came back to benefit us in unimaginable ways. Through those endeavors, we were asked to represent the Board in Malaysia, that eventually became our home. Had we not taken that opportunity, we doubt that we would have discovered the beauty of that splendid country. Proof that prayers get fulfilled, not when we want it, but when we need it most. We learned from Mr. G that one of the ways of accelerating the acceptance of our own prayers is to pray for others in their absence. Do you know that we pray for our ISAAC LAKHI Mi2C SUCCESS FRAMEWORK students, daily ?

One day at an Isaac Lakhi Mi2C Workshop, we chatted with our students and asked them what to do they pray for. Except for the few that clearly knew what it is that they asked the most powerful Chief Executive of the Worlds, most folks waffled, blathered and babbled in indecision. Instead of vacillating around, we asked them to make a list of all the things that they'd like in their lives; their goals, bucket list, hopes, dreams, ambitions and aspirations. We then recommended putting it on their laptop, tablet and smartphone. We then encouraged them to recite it daily. Internalize it. Believe it. Visualize it. And see themselves receiving it. The results were astonishing.

But before we told them to do it, we road-tested it ourselves, to determine whether it worked.

One evening we were looking at our quarterly financial statements and specifically, monitoring how our investments that were funded using the law of 10% were doing. At the time, we were saving 12% of our income and wanted to get that up to 17%. We then looked at our bank statement, and realized that mortgages, car payments, and student loans that we were paying at the age of thirty-five, were eating into our cash flow. We set up a goal to settle all our short term debt within six months. We also put that goal on our list of things to pray daily for.

Now earlier in this bestseller, we spoke of *Nine Miracles in Nine Years*. If anyone was counting, you would have picked up that we described eight Miracles, not nine. So let's share Miracle nine with you.

A few weeks after looking at our investment portfolio... we were at work and our cellphone rang. Zeenie's name showed on the Caller ID. We were expecting to hear her usual buoyant optimism, but the voice on the other side was not Zeenie's, so we instinctively went into a defensive mode. The voice on the other side said that Zeenie and our boys were involved in a car crash and were hurt.

After they spent the night in hospital, we realized that the injuries from that car crash amounted to merely cuts and bruises and it wasn't as bad as we first thought. A few days later, the insurance company called and told us that they decided to write the car off because it was not worth repairing.

We were surprised, because we thought that it was just the rear section that would need to be panel-beated and spray-painted. We were also livid because a few months earlier, we got a new car on the strength that Zeenie's car was almost paid. However, what this accident meant was that we would be back to paying two cars again. A few days later, the insurance company made the deposit and with that, we were able to settle the one car. So things were not that bad, and we felt that things had normalized. About three weeks later, Zeenie's new car was delivered, and as the Salesman was leaving, he casually told us that our name had been entered into a competition draw, that if we bought and financed a car that month, we stood the chance of winning the car back. In other words, the Dealer would settle the Bank. We didn't think much of it and dismissed it. After all, our surname is lakhi, not lucky. A few weeks later, we were out on a family walk on a Saturday morning. Our son, Mr. Chairman, needed to take a wee, so we stopped at a posh hotel. As our boys made their way to the loo, Zeenie and I ordered coffees and milkshake at the pool. A few minutes later, our cellphone rang, and guess what it was the Salesman that sold us the car. He was ecstatic - he told us that we won the competition ! Can you imagine the euphoria that we felt ! So what that accident meant was Zeenie got a brand new car that was fully paid. My car got paid off from the proceeds of the insurance claim, and with the extra cash that we had, our short-term debt was settled within a few months. Our prayer of exterminating our short-term debt had been answered and fulfilled by The CEO of the Universe.

So once again dear friends, make a list of what it is that you want. Then read it daily. Internalize it. Visualize it. And see yourself receiving it. When our hearts truly believe, there is no limit to what The CEO of the Universe will help us achieve, that is far beyond what our minds can conceive ! Opportunity favors the mind that is prepared to receive its bounties.

One day we found ourselves white water rafting on a team build event. We were in a boat with our boss' boss, and adjacent to our boat, was our boss. After the raging rapids calmed down, we found ourselves singing row row a boat, gently down a stream, merrily merrily merrily, life is such a dream.

The conversation then became a bit deep and our boss asked her boss whether he believed in The CEO of the Universe. In his answer, he quoted the Philosopher Blaise Pascal, that "if I believe in God and life after death and you do not, and if there is no God, we both lose when we die. However, if there is a God, you still loose and I gain everything". His answer didn't quite stack up for us, as we thought that the water that we were sailing on, the ravine that our boat made itself through, the birds that merrily chirped above us, and the sky suspended overhead able to stand independent of ropes and pulleys, was empirical, comprehensive and definitive evidence of existence of The CEO of the Universe.

This explained the fundamental problem that we were experiencing in not having our prayers accepted. <u>It was that we did not believe unconditionally</u>. So, we figured that when we have complete conviction and faith, that when we turn to The CEO of the Universe, our supplications will be accepted. Failing, how did we expect The CEO of the Universe to believe that we were worthy of His infinite and limitless bounties, when we did not believe whole heartedly in Him ?

Have you ever prayed for one thing, and then got something completely different ? A few weeks before our fortieth birthday, we really wanted a Ferrari. We went to a Ferrari showroom, and looked at different models including the California, Scuderia and Spider. We even had the opportunity of driving the 458 Italia. As always, we put it on our prayer list of what to pray for. When we hit the big forty, our prayer was accepted, though differently. Instead of getting a Ferrari, we got a bicycle ! We didn't know whether to be annoyed or to laugh. We were clearly living on The CEO of the Universe's good humor ! But with that bicycle, we lost twenty pounds as our family weekend walks turned into weekend rides.

Our dear friends, if you want your prayers accepted, you got to have faith. You got to believe whole-heartedly that your prayers will be accepted. If you don't believe whole-heartedly in The CEO of the Universe, that He'll fulfil wat you ask of Him, how do you expect Him to believe that you are worthy of His limitless and infinite bounties that He may well bestow on you indefinitely ?

Know what you want. Be prepared to receive it. And be flexible if you get something else. It may not be something that you want, but something that you need. It could be a bicycle meant to get you into shape so that when the Ferrari arrives, you'll be in a better physical shape to comfortably enjoy it. Everything in the Universe happens at its appointed time, so when it's time, the Ferrari will come. So be definitive, intentional, deliberate and patient in what you ask for.

## WHEN PRAYERS ARE READILY ACCEPTED

- 1 When it is raining, because that is the time when The CEO of the Universe opens His doors of abundant, infinite, and unlimited mercies to His Creation;
- 2 After you have done something good, like dispense charity;
- 3 When you are at your lowest and feel vulnerable;
- 4 When you are sick;
- 5 On a Friday between 12H30 and 14H00;
- 6 One Hundred minutes before sunrise. Praying at this time is our daily affirmation of our most important relationship. We speak to The CEO of the Universe before speaking to any created being. We speak to Him in the darkness because most of us find Him when we are in darkness. When we are connected to Him, we find the effulgence of His light, at a time when the sun rises and radiates in all its glory with its resplendent light; and
- 7 When your heart is really grateful for a blessing bestowed upon you.

Another way of having your prayer accepted is by giving charity. While we understand that sometimes we may not have the money to give away in charity, money is not the only form of charity. Our Dad taught us that even meeting another person with a cheerful face is an act of charity.

Another benefit of dispending charity is that gifting prevents, or at minimum, arrests depression. When we constantly give of ourselves, be it time and / or money, our brain secretes endorphins. These endorphins give us that warm and mushy feeling that makes us happy. One of our friends, Ridwaan Laher, owner of multiple franchises, including the much-loved Debonairs pizza with outlets throughout Africa, contacted AYC to help him with his *dough nation* campaign. Dough nation entails using the off cuts from pizza bases to bake bread. On Monday afternoons, the dough is aggregated and after it is lovingly baked into bread by Ridwaan's staff, Hassen and Levhu, we collect it to fill the empty bellies of homeless men that use bricks as their pillow, cardboard as their blanket, and the sky as their shelter.

These tasty comestibles, combined with the home-made soup made by AYC volunteers, always brings tears to both the givers and receivers. To Ridwaan, it is an inexpensive exercise, yet to these men, it is an invaluable gesture. Coupled by his honesty, unwavering integrity, his conviction in The CEO of the Universe; its little wonder that Ridwaan is one of the happiest people we know. Like Ismail, Ridwaan lives in the hearts of many people.

On 1 January 2009, we sat on Clifton beach, one of the most beautiful beaches in Cape Town, that is one of the most beautiful cities in the world. Like many people at the beginning of a new year do, we thought of what we'd like to achieve for the year. We desired to become wealthy. Not just rich. We had seen people chase money. Sure, they became rich, but many lost themselves, their identities, their health, and their families in their pursuit of becoming rich.

We were also fascinated when we witnessed people with similar resources, acumen, and intellect, earning similar incomes, yet experienced vastly disparate lives. Some thrived, while others barely survived.

We then asked ourselves what constituted a blessing, who or what is the source of blessings, and how to tap in to that source of blessings. We came up with the following:

#### ENJOIN FAMILY TIES

Keep good relations with family. There will be those that will nevertheless reject your hand of friendship but take it in your stride and keep trying. Whenever we visit Ismail and Tasneem MItha, they are always serenaded by their parents, siblings, and extended family.

#### GIVE CHARITY

At least 2.5% of your assets, excluding your primary residence, that you have held for at least a year, should be given in charity as cash, or its equivalent.

One of our students, Zubair Cassim, is an avid follower of the Law of 2.5%. After calculating his Nett Worth and then dividing it by 40, he called AYCs Chairman, Zeenith Lakhi, and requested her to bring an Orphanage that AYC adopted to his store. Zubair owns St Apparel, that is an upscale designer clothing store. One Saturday afternoon, Zubair opened his doors, and wallet, to a group of Orphaned teenagers and kids, and spoilt them rotten. He told them to take whatever they liked, from leather jackets and Levi's jeans to Nike tops and Converse sneakers. After about an hour of rampant euphoria never experienced before by the kids, Zubair calculated that they had not reached his target of 2.5%, so he called them in for "round two" of shopping. On this occasion, even though the kids had reached their budget, Zubair's target was not reached, so again he called them in for a third round of explosive shopping. Later on, these under-privileged kids emotionally relayed how privileged they felt, describing the day as the "best day" of their lives. But Zubair is not a one hit wonder, for he has practiced this soul-satisfying exercise on an annual basis for many years now.

On another occasion, Zubair heard that we were going through many challenges, so he got into his car and drove almost 400 miles to be with us. Sitting on the balcony of our 12<sup>th</sup> floor condo overlooking the moonlit Indian ocean with his parents, Akbar and Shahida, Zubair shared with us how he loved giving. He amplified that though giving may sound counter intuitive, as giving reduces our nett worth, he has found that the more he gives, the more he gets in return. He gives more than he receives and gives without expecting to receive anything in return. He continued that he has found that giving has made him a happier person, and has elevated his levels of peace of mind, calmness of thought, and contentment of the heart.

Through their abundant generosity, the Cassim family live in the hearts of many, especially Orphans. Because they have made way in their hearts for others, the Cassim's find expansive accommodation in the gardens of all those around them.

#### MAKE AN EARLY START

Start the day early, whether it begins with meditating, exercise, opening your business, getting to the office, or sitting with your family at the breakfast table. There is so much goodness in starting your day early.

We know of very rich Entrepreneurs who send their trucks out early in the mornings, returning with abundant profits and prosperity.

#### WHINE & DINE YOUR FAMILY

Eat together as a family at the dinner table. While this may seem obvious to some and strange to others, there is lots of power in eating together as family. Switch off the TV, leave your electronic devices aside, and connect with your family.

Over the years, we have been privileged to have Presidents, CEOs, Philosophers, Motivational Speakers, Entrepreneurs, Politicians, Widows, Orphans, Doctors, Lawyers, Accountants, Teachers, Engineers etc at our dinner table, and after sharing this simple technique with them, have come back to tell us that it has benefitted them. It takes discipline, fortitude and tenacity to implement them, but the benefits are enormous.

#### BECOME A DEALMAKER

Make a deal with The CEO of the Universe. If you really want something, go and ask the One in whose hand your life is in, and He will help you. His "default" is that He loves to give. He is abundant, big-hearted and generous. One day, Dad was sitting with his acolytes and one of them related an epistle to us that on one occasion, her child was extremely sick.

While in the throngs of a soaring fever, she made a deal with The CEO of the Universe that if He cured her daughter, she would keep three fasts. Within hours her daughter was back to normal and she kept her promise.

When we heard this, we also decided to make a deal with The CEO of the Universe. We asked Him to make us sustainable Multi Dollar Billionaires. We asked for "sustainable" because we didn't want to lose our wealth within a generation or two. On the contrary, our vision, in thinking like the Elite, was to pass our wealth onto multiple generations of LAKHIS.

At an Annual Nelson Mandela Lecture Series that has seen the key-note addresses delivered by Speakers such as former US President Bill Clinton, Nobel Laureate Archbishop Desmond Tutu, former UN Secretary-General Kofi Annan, Microsoft Founder Bill Gates and Professor Muhammad Yunus; Nelson Mandela said "our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure". This inspired us, but it also terrified us, for we didn't wish for our identity to be lost in the process. When riches beckons, it is usually accompanied by power and fame. Under no circumstances was money to become our master. Rather money was to remain our slave". We discerned that a request of a Billion Dollars was a bad objective. It would be better to make a deal linked to a purpose, that was underpinned by a passion, because where passion goes, money automatically flows. While Professor Yunus spoke of the many people, predominantly women, that had been uplifted and empowered through Grameen Bank's micro-financing or "grameencredit" activities in Bangladesh; with our hair tingling at the connection, we looked deep into Mandela's eyes, and realized that a Billion wasn't enough. We were thinking too small. We were limiting our thinking. We imagined that if we were at a funeral, our funeral, with eulogies being delivered, what would people say about us? How did our Billions help mankind? Would we have made a positive difference to the world the way Mandela, Yunus, Tutu and Annan had? We figured that what counts in life is not that we lived as rich people, but the difference that we made to the lives of others as wealthy people.

For being rich and wealthy are not the same. Being rich was having money. But being wealthy was living an extraordinary-lived life like Mandela and Yunus. Being wealthy means that we are also rich. But being rich does not necessarily mean that we are wealthy. When we discovered our purpose of leading One Hundred Million Millennial hearts from heedlessness to wakefulness, from ordinary to extraordinary and from working class to world class, coupled by the financial and intellectual capital required to succeed in our lofty quest; we mimicked Dad's acolyte by making an undertaking of keeping thirty fasts over a ninety-day period. Furthermore, we decided to be pro-active by showing The CEO of the Universe how serious we were by keeping the fasts before "LAKHIs Billions" arrived. After day ninety and thirty fasts, nothing happened. But instead of feeling despondent and angry with The CEO of the Universe for what looked like not fulfilling His part of the deal, we remembered another statement made by Nelson Mandela that "after climbing a great hill, one only finds that there are many more hills to climb". At that juncture, we realized that our Souls, Hearts and Minds needed to be re-formatted, just like the hard drive of a computer needed re-formatting when it goes to another level. But unlike a computer that does things quickly, humans need time, for to enjoy our Billions, we realized that our Souls, Hearts and Minds would also need to be at a different level, that naturally, took time. We also decided to put The CEO of the Universe "on the spot" by keeping another fast. The purpose of that extra fast was to "purify" the others, like an insurance policy. We thought of it as a case of under-promising and over-delivering.

The twenty first century is characterized by amazing technology and speed that gives us instant gratification. Deferred gratification is quickly becoming archaic, trite and obsolete. But as human beings, we are too impatient. Some deals will happen immediately, and others may take some time. Don't be afraid to make deals with The CEO of the Universe. Make multiple deals. Some will happen immediately. Others will take time. Don't question The CEO of the Universe, and don't get angry with Him. He owes us nothing. For those that don't happen overnight, be patient. Be humble. Doing a deal with Him is a privilege and an honor. Not a right.

#### USE YOUR SKILLS SKILLFULLY

Several months after being elected as Chairman of the Board of Trustees of the Body Corporate at an Estate that we lived at; the gardener was having problems with his employer. He was also unhappy because one of the condo Owners was giving him a hard time, over what appeared to be peripheral issues. As a result, his productivity had nosedived into freefall, that showed in his performance. As he was grossly unhappy, he rationalized emotionally and considered quitting his job.

Zeenie asked me to intervene but we told her that our hands were tied because the gardener worked for our contractor, and not the Body Corporate, so it would be inappropriate to get involved with the Contractor as we couldn't tell him how to run his business. As a retort, Zeenie gave us an emotional sermon; that what use were we to the world if we could not get leverage our Leadership expertise in mediating matters to achieve an amenable outcome for all. She continued waxing lyrical that service to Mankind was service to The CEO of the Universe.

Some days later, we convened a meeting with the Contractor, Gardener and a Trustee. In our first statement, we made it clear that our objective was to mediate a solution to the impasse, and not to tell the Contractor how to run his business. We explained to him that the greenskeeper was unhappy because he had been promised a bonus at the end of their financial year, that was four months ago, that he had still not received. He apologized for that and undertook to include the bonus in that months salary.

We continued that his employee was also concerned because he was promised an increase in his salary that he not received. He again apologized for that, and besides increasing his salary, agreed to backdate the increase. Listening attentively, the landscaper sighed with huge relief, and immediately dropped his defensive guard. Within ten minutes, we were done with the meeting.

Thereafter, we knocked at the door of the condo Owner that was giving the horticulturalist a hard time. She explained to us what her problem was, and the gardener did the same. It became apparent that a personality discord existed between them, so after getting to the crux of the matter that was merely a misunderstanding caused by a break in communication, we resolved the matter. Like the previous engagement, we were done in a few minutes.

A fortnight later, we got home and were received by a glowing Zeenie who beamed a smile that could have illuminated the world on that moonless night. She explained to us that the Transplanter received his salary that day, that was almost three times the three previous months salary. Naturally, he was over the moon on that moonless night, given the "small fortune" that he had bagged. We didn't get what the big deal was, because Conflict Resolution was a function that we dealt with on a periodic basis, and that was a relatively simple thing to resolve. Also, it only took a few minutes.

That evening as we put our head down to sleep, we thought of what had transpired, and realized that what we had done was inexpensive to us, yet invaluable to our Gardener.

We resolved that we should not trivialize our efforts, because what may appear small and inconsequential to us, could be a behemoth of a boulder removed from the path of another, and that someday, it will come back and benefit us in ways that we could never imagine.

A few years later when Zeenie and I - ANOTHER MIRACLE BECKONS...decided to leave the country and move to Malaysia; we calculated that the property had grown handsomely and that selling it would be a good way of unlocking the funds that we needed to reach our goal. However, as we were in a buyers-market we were getting low offers from Realtors. We even thought of other options to make our dream a reality. Then one day out of the blue, we got a call from a prospective Buyer who asked to view our Condo. He loved the place and put in an immediate offer. His offer was higher than that of everyone else. Naturally, we were over the moon and accepted it. That evening, as we calculated the difference between his offer and the highest previous offer, our hair-stood and we got goose pimples. We just worked out that the difference was equal to ten times our Gardeners monthly salary. Proof that service to Mankind is service to The CEO of the Universe; that no good deed goes unrewarded, and we receive what we sow at the time we need it most.

## LEVERAGE THE POWER OF KINDNESS

In the weeks after that car crash, Doctor complained that he couldn't hear properly. As he ended up with injuries to his right ear as a result of the accident, we ascribed his auditory impairment to the motor mishap. So we went to see Mehnaaz Kariem, a brilliant Speech Therapist, who performed a battery of tests on Doctor. She confirmed that his hearing was indeed impaired. She said that his auditory defect could be corrected through a hearing aid. Naturally, we were devastated, as the thought of our eight-year old son walking around with a medical device strapped around his right ear made us uncomfortable.

However, Dad taught us not to complain in times of hardship, as challenges were a mechanism to develop, strengthen and fortify our minds, and instead of fighting it, we should practice patience as there was nobility in acceptance.

A week later, Mehnaaz ran another test that corroborated the preceding test. A few days after that we were back in her Consulting Rooms, this time to take the dimensions for the aural assistant. However, the usually confident Professional seemed uncharacteristically unsure of her earlier diagnosis and asked if she could do another test before taking the measurements. Zeenie and I agreed to that and while she ran the same tests for the third time, we thought that instead of twiddling our thumbs while waiting, we could be more productive by engaging in an act of random kindness, with Chairman recommending that we visit a patient. At the hospitals matron's station, we asked to see a sick person, preferably one that came out of surgery and had not received any visitors. The Nurse guided us to a patient who had just had a larynx operation. We asked him if we could say a prayer for him, and after he nodded in the affirmative, we read a poem from one of the books of The CEO of the Universe. Like Doctor whose sense of hearing was compromised, this man's sense of speech was prejudiced, and though his emotions couldn't be felt by the sense of touch, they were appreciated through the sense of sight. The verses of the ballad moved him to tears that streamed uncontrollably down his cheeks.

#### ANOTHER MIRACLE AWAITS ...

Shortly thereafter, we returned to Mehnaaz's consulting rooms; this time her facial expression had moved from uncertainty to perplex. She explained that the results contradicted the previous two examinations, because Doctor's hearing had strangely yielded a normal result. She then walked us to an Ear Nose and Throat Specialist, and after he ran more tests, concluded that Doctor's hearing was within the normal amplitude. Naturally, everyone was on Cloud Nine at the wonderful news. As we drove home, we decide to celebrate our good fortune with dinner at a suave restaurant. As we discussed what just transpired and trying to unpack the miracle that unfolded earlier, it dawned upon us that after having moved the visitor-less, indisposed and sick man in the hospital to tears with just a little forbearance and kindness, The CEO of the Universe had returned our humanity by curing our little child.

So dear friends, as you catapult your life from heedlessness to wakefulness, from ordinary to extraordinary, from working class to world class; and in our intent to help you live a more meaningful, measurable, significant and sustainable life, which of these techniques are you going to use in order to unleash the potential of the amazing person that is sitting dormant inside of you? We challenge you to make a list of just five things that you are going to do, that will propel you into the next stratosphere of your life:

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WITNESSED BY

NOTES

## THE PRAYER OF ISAAC LAKHI®

Before we say goodbye to the Power of Prayer, we'd like to share THE PRAYER OF ISAAC LAKHI with you. We've taken the highlights from the four strategic pillars of Success: Money, Mind, Heart and Soul and consolidated it into the Prayer of Isaac Lakhi. To obtain your complimentary audio version of The Prayer of Isaac Lakhi, click <u>here</u>. To obtain your complimentary copy of our e-book *You the Man*, use WKSP19 as a voucher code by clicking <u>here</u>.

O CEO OF THE UNIVERSE help us to say words of truth in the face of the mighty. And to refrain from speaking ill in order to gain the applause of the weak. And do not let us accuse our adversaries of treachery because their opinions oppose ours.

O CEO OF THE UNIVERSE should you give us wealth, do not take away our happiness. And should you give us might, do not take away our wisdom. And should you give us success, do not take away our humility. And should you give us abundant money, let us always make money our slave, and never our master. Instead of chasing after sustenance, help us to pursue excellence.

Help us to chase after our passion, enveloped in the understanding that where passion goes, money flows. Cause us to be inspired by reading the history of others, that will motivate us to write our own history.

Oh CEO OF THE UNIVERSE, should you give us modesty do not take away our dignity. And should you make us successful, do not curse us with arrogance. And neither with despair and hopelessness should we fail.

Oh CEO OF THE UNIVERSE, make us persevere in challenging times, so that we may live the rest of our lives as champions. Let us see the tests as a bend, and not the end, because when we change the way we look at things, the things that we look at will change. Remind us always that failure is the trial that precedes success, that failure is not the opposite of success, but that it is part of it. Help us to put our fears forever in a museum, and to never to stop trying, until we win. Oh CEO OF THE UNIVERSE, should you take away our wealth, do let us keep our hopefulness. And should we fail, do let us keep the power of determination. Remind us that we should never lower our dreams to suit our reality but inspire us to lift our convictions to match our destiny.

Oh CEO OF THE UNIVERSE, should you take away the blessing of good health, do let us keep the blessing of faith. Should we have harmed others, give us the courage to apologize. And should others harm us, do bless us with the courage to forgive. Grant us the persistency to wear off mountains as we journey through life, leveraging the ore from our minds, and the currency from our own mints. Grant us a heart that is a magnet for good and is a repository for good, and a heart that is a conduit that reflects Your light through.

Oh CEO OF THE UNIVERSE, let our prayers always be definitive, deliberate, and intentional, anchored in faith. Help us to be patient, engulfed in the understanding that everything in the Universe happens at its appointed time, that you give us what we need, and not always what we want. Let us remember when our hearts truly believe, there is no limit to what YOU will help us achieve, that is far beyond what our minds can conceive ! Amen

## **POWER SLEEPING**

We grew up in a home where Dad and Mum started the day traditionally later. We followed in their footsteps, to the extent that we were labelled as "not morning people". However, Zeenie was completely different, and prided herself in starting her day earlier. She likewise imbued this characteristic into our son, *Mr. Chairman*, instilling the timeless adage *early to bed*, *early to rise*, *makes Chairman healthy*, *wealthy and wise*, into him.

We tried to change our habit of starting later but struggled. Eventually, it came to a stage that as our boys started growing up, we realized that I had to change our practice from our traditional "Churchill" drill to a "Chairman" routine.

Initially, we grappled with it, and though we leveraged the *law of 3* to try and build it, we weren't completely convinced of its benefits. Until one day, we sat with our Doctor. During that engagement, he told us that after age forty, the body decreases the production of Melatonin, a hormone that is produced by the pineal gland. The pineal gland is situated in the middle of our brain. Melatonin helps us sleep. This means that after forty, we must use what we have stored in our body throughout our earlier life. The quack further pointed out that Alzheimers and dementia is sometimes the result of sleeping late throughout a person's life.

One of our biggest fears is ending up with Alzheimers. We've seen it first hand in Uncle E. Each time he is told that our aunt passed away some years earlier, he re-lives the trauma and agony associated with the loss of a loved one. This bites into his flesh. It's painful to watch.

The fear accelerated a change in our routine, and overnight and from "Churchill", we became "Chairman".

The CEO of the Universe helps those that help themselves, and we found anecdotal evidence of this. Sometimes, we forced ourselves to sleep beyond the time that our bedside clock went off at, but then no matter how hard we tried to convince ourselves that it was okay to continue sleeping, our conscience would not allow it. We'd also have an urge to go the loo, and the discomfort that it created would force us to wake up.

Also, before we implemented the early night routine, we wanted to make our sleep count. We investigated what would help me improve the quality of our sleep. We found that following helped:

- 1 TAKING OUT OUR RUNNING GEAR EARLY: We love our morning runs, so we would get our exercise gear out the night before. We found that that helped us reduce the risk of skipping workouts. It also helped build a routine. It was tougher in winter, so we used the cold as motivation, rather than a deterrent, to get our running shoes on. Over the years, road running also helped us to build discipline, and improved our thinking by focussing our thoughts.
- 2 LOOKING AT OUR CALENDAR: Analysing our calendar helped to plan the next day that boosted our productivity, as we built a strategy on how we planned to tackle the day ahead. We deplore not being in control of our life. Mr. G also taught us that if we didn't have a plan for our life, we would become part of someone else's plan. The latter was not an option. By looking at our calendar helped us to plan our time.



We found that it also gave me us head start, for when our eyes opened the next day, we were able to "hit the ground running".

- 3 POPULATING OUR DIARY: The exciting experience of populating our diary that measured our goals took only two to three minutes, was that the progress that we made excited us. But even when we were somewhat down, we'd look back at our activity for the month, and said "wow" to ourselves, because of our achievements, milestones and progress. We stored our dashboard on our smart phone, so it was easy to access. We'd also look into our highlights for the day, and journalise things like great conversations, that led to action taken, that took us closer to achieving our goals. At the same time, we also analysed our day, and looked at what we could improve on, and do better.
- 4 READ A BOOK: While building our morning routine, we also started studying successful people, and were amazed to discover that Bill Gates reads for an hour before going to bed ! But read *what*, we asked ourselves ? In addition to reading powerful thrillers by awesome and entertaining authors like James Grippando and John Grisham, we also started reading books on Leadership, Entrepreneurship, Innovation, Money, Investing, Property *etc and et al*. We also started downloading e-books, as we favoured listening over seeing, as we discerned that we could synthesise information faster by listening.
- 5 TURN OFF OUR SMARTPHONE: Devices like laptops, tablets, and smartphones emit electromagnetic energies and usually displays a light when charging, that collectively prejudices our Rapid Eye Movement when sleeping. We also decided to switch the Wi-fi off at night.

We then fused this with our "Art of Sleeping". Here it is:

Power Hours. We found that sleeping from 8PM to 1 midnight is most beneficial. This is because we get 80% of deep sleep during this time, when one hour sleep during these sacred hours is worth as much three hours of ordinary sleep. During this time, the pineal gland produces handsome amounts of melatonin, providing that there is darkness in the room. One of our students, Barland, sleeps from 8PM to 2AM. He told us that he meditates from 2AM to 3AM and works from 3AM to 6AM on administrative matters in his business, and that the "14 hours" of sleep is more than he needs. We asked him to show us how he arrived at 14 hours, because we only counted 6 hours. "From 8PM to midnight is 4 hours. Multiply 4 hours by a multiple of 3, that is the actual value of sleep, and you get 12. Then add 2 hours from midnight to 2AM and you get 14 hours".



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- 2 Who let the Vampires Out ? This is from midnight to 2AM. During this time, 20% of deep sleep is achieved, with the balance just "dream sleeping", that is not very useful. One hour of sleep is equal to one hour.
- 3 From 2AM to 60 minutes before sunrise. This is the best time for mental concentration, deep contemplation, connecting to The CEO of the Universe, and deep meditation.
- 4 From 60 minutes before Sunrise to Sunrise. During this time, the pineal gland produces serotonin, providing we are awake. Serotonin is created by a biochemical conversion of multiple chemicals. It is a neuro-transmitter, a hormone that scientists believe is responsible for making us happy.
- 5 Sleeping on the job. We found that taking early afternoon siestas helped us and was actually the way of many great leaders of the past. When we worked in London in a high-pressured Investment Banking environment, we discovered that a lot of Bankers took afternoon naps in their cars, and came back to their desks visibly sharper, more focussed and alert.

So *voila*, there we had it, a morning routine, built out of the change that the journey of reinvention brought !

## A LITTLE MORE

- 1 Another technique that we found to be useful is to go to bed thirty minutes earlier than usual. That means getting an extra one hundred and eighty hours sleep a year. Imagine that!
- 2 Also, the next time you can't sleep and find yourself tossing and turning, remember that The CEO of the Universe could be telling you that you and He both have the time, so "let's talk". Take advantage of that !

So, from this day, I \_\_\_\_\_\_ undertake to sleep by no later than \_\_\_\_\_\_ and to rise by no later than \_\_\_\_\_\_, for a healthy dose of sleep is going to make me healthy, wealthy and wise !

## MY AUTOGRAPH

## WITNESSED BY

## NOTES

## SECTION FIVE: MIND BUILD YOUR LEGACY

## HOW TO BUILD A CHAMPIONSHIP MINDSET

A mindset is a group of presuppositions, methods and beliefs held by people. It is the single most important distinguishing factor that separates us from achieving borderline success and extraordinary accomplishments and achievements. According to the brilliant Professor Carol Dweck, Mindset can be segmented into two distinctly different components, the fixed mindset and a growth mindset.

In a fixed mindset, people typically believe that our basic abilities, intelligence and talents are fixed traits. This is catapulted by the limiting belief that we have a certain amount of these characteristics and that's that, that its finite. Naturally, the goal then is look smart at all times and to avoid looking dumb.

In a growth mindset however, we understand that our talents and abilities can be developed through effort, learning and persistence. We don't necessarily think everyone's the same, but we believe with great conviction, that everyone can get smarter if we try.

We started our first business at the age of eighteen. Within four years, the business became the blue-eyed boy in its niche. In our formative months, we worked hard, were humble, treated employees and customers well, and managed resources frugally and prudently. One day while on the road, we found ourselves in Uitenhage, an industrial town situated a stone's throw from Nelson Mandela's birth place, and home to a Volkswagen car manufacturing plant. After months of sleek networking, we finally got an appointment to see the buyer of Alliance Cash & Carry, a massive food and grocery business that was the heartbeat and DNA of the Uitenhage economy. When we got there, we expected to see a buyer, but realized that we were in *lakh*, as we got to meet the owner himself, an astute Talisman and Rainmaker by the name of Yusuf Jeewa. In that cathartic engagement, Yusuf gave us an order for two horse and trailer truck loads of our product. That was the biggest order that we had ever received, that naturally, left us over the moon. But after delivering the inventory and receiving payment, we slid into a downward abyss. Symptomatic of the comfort mindset; we started becoming arrogant and complacent expecting every order to be an Alliance-sized order. The business went into a tailspin and we couldn't even see the decline, let alone arrest the decline. We suffered setback after setback, and instead of taking more leadership, accountability and responsibility in our business, we recklessly deployed resources, became cavalier, and within a few months, were involved in a car crash that left us with an 80% brain disability that eventually caused the business to fold. Creditors lost their money and employees lost their jobs. That our dear friends, succinctly summarizes the perils and disasters of the comfort mindset in business.

Now think of a football game. In it, there are spectators and players. For some spectators, when things go right, they are happy. If they have taken a gambling bet on the game, they are even happier. But when things go wrong, their strategy is to judge, procrastinate, criticize, jeer, swear and boo the players. Their connection is not to the CEO of the Universe. They are part of the gallery, not just any gallery, but the peanut gallery too !

What do the players in a winning team to? They play coherently and cohesively together. They have a strategy. Rather than working individually, their strategy is about team work. They focus on collective humanity through collaboration. When they win, they are humble, celebrate, and look for ways to improve, without getting complacent and inwardly focused. When they don't win, they introspect and look to each other to lift themselves and others. They constantly train their bodies and minds. They use internal factors to control them, not like spectators who are reactive. They respond, not react. They are connected to The CEO of the Universe.

Folk in the growth mindset have a distinctively different chemical composition, that is crafted after years of self-development. Some of our characteristics and attributes appears below. See if you can relate to some of them:

- We constantly ask questions;
- > We look brutal challenges in the face and are not afraid of confronting our fears. We typically use a *fight* rather than *flight* strategy to deal with challenges;
- We maintain faith during difficult times, engulfed in the anchoring belief that we will succeed in the end, no matter what; and
- We are neither ego-driven nor arrogant. We neither push that we are better than others nor do we undermine others. Instead of judging others, we judge ourselves, testing that we are better today than we were yesterday, and better tomorrow than we are today.

Furthermore :-

- We look squarely at our own deficiencies. We constantly improve. We learn from others, introspect, and are willing to admit when we are wrong;
- We ask frank questions about skills required to take us into the future. We hold debates, ask questions and debate. Don't stop asking why, why, why;
- > Growth minded people are captains of industry, have tremendous drive and enthusiasm;
- We don't care about titles and who gets the credit;
- We don't need to be the smartest guys in the room. On the contrary, we encourage people to do great things;
- We take ownership and leadership of our actions. When we were juniors practising as a Financial Planner, we made an error with the currency allocation of a customer. Our customer requested that her investment be spread in Real Estate held in US Dollar and Euros. A few hours after submitting the application to the Asset Manager in the Channel Islands, we realised that we made an error. Instead of splitting the funds into USD and Euro as she asked, we put half into Dollar and the other half into Sterling. When we realised our faux pas, we immediately called the customer, apologised, and gave her our assurance that we would fix our mistake. It took about two to three days for the Asset Manager in Europe to correct it. During this time, we gave her periodic feedback. In the end, the Asset Manager helped us resolve our mistake, and the customer came out better because the currency moved in her direction. Had we not taken accountability for our error, the customer would have complained to Line Management and Compliance, and we would have probably ended up getting fired. In the process, we made a customer for life.

Examples of growth minded people are Abraham, Moses, Jesus, Noah and Isaac (peace be upon all these incredibly brilliant Visionaries, Mavericks and exceptional Leaders). Other examples include President Nelson Mandela, Mr. Chairman, Mike Vacy-Lyle, Doctor, Zeenie, Dr Ismail Mitha, Jo DIndar and Mubeen Khan.

The opposite of the growth mindset is the comfort mindset. People in a comfort mindset live in a world of inferior and superior, where they use their businesses, political parties and families and et al as a platform to show-case their purported greatness. They are more concerned about reputation and their own personal greatness. Ego will accelerate the demise of any greatness. Using this mindset means that great plans don't need great teams. They feel that they are big fish in a small pond. There is no mentoring and self-development. Folk in this mindset constantly make excuses, blame others, are ego driven, and need to prove superiority by killing enjoyment. Their weapons of mass destruction include blame and excuses. They love validation as it nourishes their ego driven souls.

CEOs like this claim to turn companies around by firing employees and closing stores. They sell assets to beef up their income statements that boosts their profit, rather than growing profit by growing revenues.

Furthermore :-

- They are easily threatened and intimidated by others and shut down people who ask questions. They don't like difference of opinion and feedback;
- > They constantly need to prove themselves to others;
- They become brutal bosses when threatened. They don't care about the little guy and will use him to enhance their own feelings of superiority. They like to make people feel bad as this makes them feel better about themselves;
- > They depend on talent rather than hard work, are driven by Hubris, and don't admit their deficiencies.

Instead of learning and teaching others, people in the comfort mindset intimidate people. They don't like recommendations and are averse in finding ways of doing things better. They treat people like they are stupid. It defines themselves and their businesses. They think they can beat the odds and that they shouldn't feel vulnerable. The world simply doesn't get it. They take credit for things they didn't do. They'll let things collapse rather than allow someone else being crowned, because they want to be seen as geniuses. At critical decision points, they look at what looks good and what others will think is good. They ruin themselves and others. They live in a different reality, in a place of entitlement. The comfort mindset creates a magic realm where the King is validated, so there is no need to move out of their comfort zone. Managers live in constant fear of disapproval, and in this ecosystem, creativity, innovation and lateral thinking is inhibited because the habitat does not allow people the freedom to grow.

When you become abusive and controlling, it automatically puts people into a comfort mindset, as they start to walk on egg shells because people are afraid of being judged. Ultimately, a comfort mindset is the enemy of greatness.

## THE COMPONENTS OF A HEALTHY MINDSET

In order to develop and nourish the right type of mindset, we master the three strategic pillars of the growth mindset. These are:

- 1 Physiology;
- 2 Productivity; and
- 3 Persuasion.

The opposite of a winning mindset is a victim mindset. We need to adopt a Casual Agency to change from working class to world class, to recognize what needs to be done, and then do it. The Casual Agency Mindset says that if we do not have the resources in order to do something, we will go out and find it. Instead of making excuses such as lack of capital, time, and networks to justify achieving great things, we will find a way of making it happen.
# Fixed Mindset

**Believes talent is inborn** 

Desires to be seen as perfect and talented, so ...



Gets frustrated or ignores feedback or criticism

Feels threatened by others' success

Leads to a very emotional cheerleader that is constantly trying to regulate herself and the way others view her. This creates a rigid and difficult athlete that is limiting her potential.

## **Growth Mindset**

Believes ability can be developed

Ultimate desire is to learn and improve, so...



Leads to a hard working cheerleader that is constantly looking to better herself. This creates a calmer, more open-minded athlete that is coachable and can reach her fullest potential. Before we started our Self Development business LakhCorp Global Media, we did a gap analysis on our strengths and weaknesses and realized that we needed to do an MBA in Marketing. As we couldn't afford it, we could have accepted that limitation. We got creative and entered a business competition on a talk radio station to accelerate the progress and growth of our business, and as lakh would have it, we were selected for an eighteen-month Small Business Mentoring Program, equivalent to the MBA that we looked at doing. The program was sponsored by Thompson Reuters and facilitated through the alchemist and elixir of high growth businesses, Sophie Licht. Sophie is a brilliant, adept and nimble Marketing Consultant to the Aurik Business Incubator. Aurik means a trivalent gold compound that is the combinations of the following three ingredients to build a sustainably successful business: people, ideas and action. Through that program, Sophie zoned in on the critical marketing success factors in our business. Among others, she helped us identify three strategic customer priority segments. One segment was Millennials, who we believe are the heartbeat of the future. She then showed us that by focusing on these priceless gems, how we could unlock symbiotic relationships featuring enormous value. In the process she helped us build LakhCorp into "An Asset of Value" and into a veritable gold mine.

Physiology refers to maintaining a healthy body and mind, as a high degree of energy is required in order to achieve great things. Before our car crash of January 1998, we were at our goal weight, but after we were treated to a cocktail of drugs to neutralize the intense pain and swelling that we experienced, from cortisone to morphine, we ballooned in weight. After our experience at the Cape Sun Inter Continental in 2003 where we made a bold decision of changing our life, we lost about 50 pounds as part of our preparation for the Old Mutual 2 Oceans marathon. But then we put it back on after the marathon. Instead of aiming for the London and New York marathons and our goal of conquering Kilimanjaro and Everest, we got complacent, lost focus and put a few pounds back on. We slipped into a comfort mindset. Being a *fat boy* is not an ideal situation to be in, as it perpetually and consistently sucks our energy. Having lots of energy leads to a high amount of productivity.

The last component is the power of persuasion. If you are able to adopt the "salesman" mentality that we speak about in our MONEY pillar by leveraging your talents in being charming and carry yourself with lots of *lakger* and do so with sincerity, we tell you our dear friend, the world will start becoming your Oyster before you know it ! As opposed to swagger that means confidence fused with arrogance, *lakger* is confidence married by humility, an intrinsic ingredient in sustainably successful Entrepreneurs, Innovators and Leaders.

When Growth Mindset Leaders are in action, everything changes. There is energy and possibilit . Examples include Jo Dindar, a brilliant Entrepreneur and Marketer. Growth minded people like Jo use businesses and themselves as an engine for progress to achieve greatness and do great things. They talk about journeys, and what else they can do. They are not perfect but keep their egos in check and make the journey empowering, fun and prosperous for many people. They are neither takers nor energy sappers. With growth minded folk, its rarely about "I" and "me". On the contrary, it's about "we" and "us". We often consult with Jo to seek his counsel, and albeit he is extremely busy, he always finds the time to respond to our WhatsApp messages, even if it is many days later. Jo doesn't realize how well we think of him. He was instrumental in helping us develop LakhCorp Global Media, where he consulted to us, by engaging with our marketing team and expertly guided us through the dynamics of the industry. When his Dad passed away, we made a special trip from Singapore to South Africa to be by his side. With his enigmatic and magnetic humility, Jo lives in the hearts of people.

If you've been doing an autopsy of which mindset you fall into and are wondering how to metamorphose from the comfort mindset to the growth mindset, we have a few recommendations that helped us with our mindset migration. These are:

- 1 Open the channels of communication open to all. Whether this be in your business, workplace or home, its vital to communicate honestly and openly with employees, colleagues and loved ones. Consult with them and make decisions together. This will build trust;
- 2 Attack the elitism and become egalitarian, treating people who help each other and who help others well. Recognise their efforts. All people want to be treated with dignity, integrity and respect. While it's a function of human essence to be made to feel like a celebrity and to be treated like a superstar, a lot of people just want to be treated like a human being with courtesy and kindness. Like Jo Dindar, treat people well, and you will live in the hearts of people forever. Such people will become your most loyal followers and fans;
- 3 It's easy to *react* to things because that it what the ego likes. But instead, take an educated and intelligent route, and *respond*. One day we were in Thailand on a motivational speaking gig. After landing at Don Mueang International Airport on Tony Fernandez's attractively outfitted *Air Asia* jets, serenaded by even more attractive air hostesses clad in distinctively red finery, we were picked up by an Uber. As our lane merged onto the freeway, a guy suddenly pulled into our lane. He then looked at Hakimi, our Uber franchisee, and started yelling at him. Hakimi then looked at him, waved, smiled and wished him a pleasant day. We asked Hakimi why he did what he did. He told us that the other driver suffered from the "law of the garbage truck". He explained that some people are so angry and filled with rage that they use the road as an outlet to vent their anger and show-case their "garbage tuck" mentality;
- 4 Instead of barking instructions at people and telling people what to do, ask them. In addition to getting more out of people, it will also leave you feeling better;
- 5 Don't judge people and don't form opinions of others. But how, you may ask, when this is an innate fundamental for so many of us. Be so busy introspecting on yourself, how you can be better, not better than the next person, but better than you were yesterday. When you do this, you will not have the time to judge others;
- 6 Constantly develop yourself and stay humble. Go into learning mode, learning as much as you can about everything. We've found that the more we learn, the more we realize how little we know;
- 7 Apologise when you are wrong. It's difficult to say "sorry" when we are wrong, especially for us men, because saying that we are sorry makes us look weak and soft. But having a soft heart in a hard world is not a sign of weakness. Instead, it epitomises a valiant characteristic called courage;

- 8 Be visible as a Leader, especially when we make a mistake. Making mistakes reminds us that we are human beings. It's only normal to score an own goal every now and then. But when we are able to take accountability and responsibility for our mistakes by confronting the issue, we will inevitably be recognized and respected for this by others; and
- 9 Look after your family, employees, and neighbours. It's easy to do this, because most of the world lives in high rise buildings today. So take advantage of this. Doctor, Mr Chairman and I visit our neighbours on a monthly basis. We take an hour out of our schedule on the last Monday evening of each month and go and knock on the doors of our neighbours. During these rounds that we have been doing for several years now, we have built up lots of goodwill and harmony, and earned colossal respect in our community. Through this rewarding exercise, we have made life-long friends. Like Azar Hassen, a brilliant and pious Indian Banker, who showed that we should listen more, speak less, and to always think before speaking. He furthermore showed us to be straight forward in our transactions with people; say what we do, do what we say, and ensure that our words and actions are congruent with each other. When we started taking up Leadership roles, he taught us that in order to succeed in the growth minded mindset as a Leader, our private life should always mirror our public life, and vice versa. Azar also has a big heart, that reflected in his generous contributions to Africa Youth Club, where his kind benefactions helped sustain Africa Youth Club's activities in our infant years, and through his heart of gold, we were able to achieve AYC's goals.

#### TECHNIQUES TO GROW YOUR MINDSET

- 1 Be less defensive, sensitive, and emotional;
- 2 Create more learning opportunities in your business, workplace and home;
- 3 Solicit feedback from others. See feedback as an engine to grow yourself rather than as an attack. Assign people to evaluate you and accept their feedback and implement what they recommend. This is a powerful opportunity to grow; and
- 4 Encourage high performing employees, kids, etc do even better, and to outperform their personal best.

So our dear friends, ask yourself: am I a player or a spectator in my life? If you are a spectator, you will always be working class, part of someone else's agenda to grow themselves, whilst you sit on the side-lines passing commentary, and being part of the problem.

Friends, we want you to be a Solutionist. Ask yourself: am I a winner and a Champion, someone who has the guts to face reality in the face, make uncomfortable decisions based on past choices that has dictated my present, so that I may shape a better future ? Am I going to be someone who plays my own game and wins ? Am I going to run my own race, or be part of someone else's race ? Am I going to do the awkward things today that will yield a better tomorrow, to benefit not just me, but my family, and the world at large.

From this day forth, I undertake to make a concerted effort that if I am in the comfort mindset, I will use the following techniques to migrate me to the growth mindset:

1	
2	
3	
4	
5	
-	

If I am already in the growth mindset, I undertake to always remain curious, inspired, try new things, and keep my ego in check.

MY AUTOGRAPH

WITNESSED BY

NOTES

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## EVERYTHING YOU'VE EVER WANTED IS ON THE Other side OF fear -George Addair

- George Addair

katekasercounseing.com

## FEARS

Fears as a curse to the world, seems to operate in systemic cycles, preying on mankind's vulnerabilities, and perpetuated by a gang of one eyed fools. During the great recession of 2008, we were floundering in the cycle of the fear of poverty. The atmosphere all over the world, especially in the developed world, was filled with "fearphobia" (the fear of fears) and "worryitis", the two mental diseases which began to spread themselves globally. People in London ended their lives by jumping into the icy River Thames as they were overcome by this paralyzing disease. Families ended up in tatters because of the impact of the economy, and the very social fabric of our society, family, began showing signs of coming loose at the seams.

As part of our journey of transforming our life from ordinary to extraordinary and from working class to world class, it's only a normal function of progress and growth that we may be trapped in the pangs of fear at some stage or the other. While there are many fears, we highlight some here. They are:

- 1 The Fear of Poverty;
- 2 The Fear of the Nefarious Unseen;
- 3 The Fear of Death; and
- 4 The Fear of Censure.

#### THE FEAR OF POVERTY

By 2013, we set up a Financial Services business in South Africa, and had distribution contracts with Insurance Companies, Asset Managers, Banks, and Trust Companies. Then one day out of the blue in August 2017, we got a call from the Sales Head at an Insurance Company that we wrote good volumes of business for. During that meeting, he told us of the sweeping financial legislative changes that were about to hit South Africa. The most important was how our business would be remunerated for selling an insurance policy and investment plan, from handsome and generous upfront commissions, to paltry monthly recurring amounts.

We immediately realized that there was no way that we were going to keep making good money in the industry, and although the Regulators had been mulling for several years over what they called "Retail Distribution Review" that had already been implemented in the US, UK and Australia; we knew that that day would come but wasn't quite expecting it "so soon". And whereas some players in the industry had adapted to the sweeping changes that the new laws would bring, including an immediate 30% to 50% reduction in their income, we were not prepared to work twice as hard to earn the same amount of money. Instead, we had built our Personal Development business as an exit strategy. But despite this, the news hit us like a ton of bricks.

Before sharing the news with Zeenie, we held on, and called the Financial Services Conduct Authority, and other Banks and Insurance Companies to validate the news. It turned out that the news was indeed correct. To exacerbate it, they all told us that the changes were effective within 90 days ! Imagine, 90 days to either take a haircut in our lifestyle or scale our Motivational Speaking business. The choices were obvious yet daunting. The third choice was that we could go back to working in a Bank as a salaried employee. This looked appealing, as we had maintained our networks, so this would have been easy to do. Zeenie supported this. But that night we couldn't sleep, and while tossing and turning, we realized that we would be miserable, because we would effectively be cheating ourselves out of our dreams. If we took that choice, we would be journeying the road more frequently travelled, but that would leave us unfulfilled. We would effectively be downgrading our dreams to fit our reality rather than upgrading our conviction to match our destiny.

# KUALA LUMPUR

When the sun moved from behind the curtain of darkness with its light and warmth entering our home that morning, we shared the decision to ditch the third option. Furthermore, it would have been difficult for us to get a buyer in that sort of Regulatory climate for our business, so we decisioned to shut down that business.

This left us with the remaining choice of scaling our Motivational Speaking business, *LakhCorp Global Media*. But we also realized that South Africa was not the place to scale the business up owing to the Consumer Environment. We had to make a move. And quickly.

18 months earlier, we received a call from Neville Martin, the extraordinary Chairman of the Board of Directors of Rise Against Hunger. RAH is a US-founded Philanthropy that packs over ten million meals a year to benefit orphaned school children, and has chapters in the US, Italy, Malaysia, South Africa and the Philippines.

We served on the RAH Board as a Non-Executive Director and Chairman of the Risk Committee. During that call, Neville asked us to represent the local Board occasioned by RAHs *Follow the Sun* campaign on Mandela Day in Malaysia. Mandela Day, celebrated annually on the iconic and stoic Stateman's birthday on 18 July, is a global event that honors the life of the heroic Leader, where people from across the globe donate sixty-seven minutes of time to projects that benefits mankind.

Follow the Sun was an innovative campaign that saw RAH volunteers from all walks of life ensemble an assembly line to pack food on Mandela Day, commencing in the Chapter located furthest in the east, that was Malaysia. As the Earth moved on its orbit to usher in the daylight of 18 July, we moved progressively west, culminating in the last event held at the home of RAH at Raleigh in North Carolina in the United States. Ten million meals were packed on that day, with South Africa contributing the lions share at thirty percent.

During our experience in Malaysia, we were totally soaked and immersed in the splendor and magnanimity of Kuala Lumpur, the 8<sup>th</sup> most visited city in the world, and home to the world's tallest Twin Towers, the Petronas Twin Towers. The climate, people, food, lifestyle and business environment all resonated in the same frequency with us. What we didn't realize at the time, was that The CEO of the Universe gave us a "pre-ticket" to check the place out, as in His infinite wisdom and mercy, knew when "Day Zero" would arrive. Day Zero refers to the day when we would have to leave South Africa.

In a matter of a few weeks, we sold our home, our cars, and had a garage sale to get rid of our furniture. As Murphy's law would have it, the transfer of our property was delayed, and as we had already sold all our furniture, we had to sleep and eat on the floor for six weeks before receiving the funds from the sale of our property.

During this "transitory" time, Zeenie used to joke that the only seat that we had to sit on, was the toilet seat! Strange, but it was the humor that helped us survive that transformational phase in our lives. Because what our move to Malaysia meant, was giving up our home, cars, furniture, pets, careers, friends, family, community and country.

But we kept conditioning our minds that this decision was good for us, and that we had no choice. It is often when we have no choice, when we are in a do or die situation, that our character is revealed.

We sought refuge in reading inspiring stories of the lives of successful Entrepreneurs, such as the world-famous Colonel Sanders of fast food chain, KFC, who was on his last \$21. As he sat on a park bench contemplating suicide, he had a sudden explosion of energy and used that \$21 to buy the ingredients that would become the hallmark of one of the world's most famous and renowned fast food outlets. It is often when our backs are against the wall that the we are most creative.

Within 24 hours of receiving the funds from the sale of our property, we were on a magnificent Qatar Airways Boeing 777 aircraft, east bound to Malaysia. During that flight where we were lavishly spoilt with culinary cuisines and a brilliant in-house entertainment system, and the mind-blowing Hamad International Airport, that is voted as the world's 6<sup>th</sup> best airport, we were on an emphatic high, as we tried to imagine what living in the crown jewel of South East Asia would be like.

The next couple of months were magnificent. We had the most amazing experiences, from experiencing the world famous Pudu train station (or Bukit Jalil as it is called), that played host to the Hollywood premiere that featured Sean Connery and the Welsh-born Catherine Zeta Jones in *Entrapment*, to getting new laptops at bargain basement prices at South East Asia's IT only mall called *Loyat Plaza*, to celebrating our 20<sup>th</sup> wedding anniversary at the top of the Federal Hotel's revolving restaurant, with sweeping views of the KL skyline, that included scenic views of TRX Exchange, a 100 story tower that would become the tallest tower in South East Asia.

We also had the best three days of our lives, with awesome aquatic experiences at Lego Land in Johor Bahru, a beautiful city situated in Southern Malaysia, to experiencing Transformers, Galactica, Puss in Boots and other amazing rides at Universal Studios in Singapore.

But one afternoon while sitting on a hop-on/hop-off bus, and listening to the commentary on how Singapore had solved the problem of traffic by installing gantries in the city charging motorists expensive tolls to put them off from commuting by car, coupled by a license that costs \$50 000 that gave you the right to own a car, that was over and above the actual cost of a car: uncertainty started creeping in as we started entertaining a negative cycle of thoughts. Thoughts such as what happened if the business did not scale and our goals were not achieved. We thought back to our days as a Banker, recalling stats of how 80% of the world's businesses don't make it beyond month 24, and 96% don't survive the first decade. We also thought of the homeless man that we saw sleeping on the pavement, just outside the train station where we caught a train to commute between the office and home. What was his condition, we thought to ourselves? How did he end up like that? What happened if we didn't make it, and ended up like him? Would Zeenie leave if we couldn't make a go of things and if we didn't make a success of our venture? Or would we end up going back to South Africa and have to start our previous life as a Banker again, ostracized, criticized, and marginalized by the sceptics who told us not to take this journey? Would we end up on the street like the homeless man, and end up dying on the street because of the harsh elements of nature? Would we end up broke, unemployed, depressed, and disabled, the way we were 20 years ago after our car crash? Or would we die and be among the many mortals in the graveyard with an idea that never made it to market? As these thoughts raced through our mind, we were interrupted by an announcement on the Public Address system by the driver, who announced that the tour had come to an end.

But our dear friends, there is no similarity whatsoever between poverty and wealth. The two are

The two roads that lead to poverty and riches travel in opposite directions. If you want riches, you must refuse to accept any circumstance that leads toward poverty. The word "wealth" is here used in its broadest sense, meaning financial, spiritual, mental and material riches. The path that leads to riches is desire. The fear of poverty is opposite to the characteristic of desire. We cannot iterate and reiterate enough that these two are opposite of each other. For the seeds of wealth to germinate in our minds, thoughts supporting the fear of poverty must be assassinated. Here then, is the place to give yourself a challenge which will determine how much of this philosophy you have absorbed. Here is the point at which you can accurately tell, what the future holds in store for you.



If you demand riches, ask how much you need to satisfy you. You know the road that leads to riches. You have been given The ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK as your road map which, if followed, will keep you on that road. If you neglect to make the start, or stop before you arrive, no one will be to blame, but you. This responsibility is yours.

Our dear friends, nobody will save you from accepting the responsibility if you now fail or refuse to demand the riches of life, because the acceptance calls for only one thing, a STATE OF MIND. A state of mind is something that we imagine, assume and create. It cannot be bought. Most people today believe that money will solve our problems.

But if we do not first build the right mindset or state of mind, that calls for the assassination of all fears, we will lose that money within a generation. For our riches to be sustainable so that we may pass it onto the next generation, it is pivotal that we plant and nurture the correct seeds and allow it to germinate in our minds. Augmented thoughts precipitates improved words, that will result in more attractive actions, that will yield better outcomes, that when repeated, inspires the formation of powerful habits being formed, that inevitably becomes part of a championship lifestyle.

On the converse, the Fear of poverty is also a state of mind. But it is enough to destroy our chances of extraordinary achievement. The fear pf poverty paralyzes our ability and power to reason. It kills our imagination, wipes out enthusiasm, undermines our drive, discourages initiative, encourages procrastination that leads to uncertainty of purpose, and makes self-control an impossibility. It furthermore robs our personality of charm, destroys the possibility of accurate thinking, diverts concentration of effort, turns our will-power into nothingness, destroys our ambition, clouds our memory and invites failure in every conceivable form, kills love and assassinates the finer emotions of the heart, discourages friendship and invites disaster in a hundred forms, leads to sleeplessness, misery and unhappiness. All this despite the fact that we live in a world of over-abundance of everything our hearts could desire, with nothing standing between us and our desires, except a lack of definite purpose.

The Fear of Poverty is a derivative of mayhem. It is a weapon of mass destruction. Following the tanking of stock markets in 2008, people of the world started to think in terms of scarcity. Slowly but surely, this mass thought was crystalized into its physical equivalent, which was known the "great recession" This had to happen, consistent with the laws of Nature.

So that day when we were on Singapore's hop on/hop off bus, when we were overcome by fear; we decided that Instead of being paralyzed by fear, to be motivated by hope. We decisioned based on the choices that we had to put fear where it belonged - in a museum. A few hours later when travelling back to KL from Singapore, we had a massive bout if inspiration, and remembered Eleanor Roosevelt beautiful proverb *the future belongs to those who believe in the beauty of their dreams*.

We used that energy and focus to set a bold objective, that eventually became our positioning statement - TO BECOME THE WORLDS #1 MOTIVATIONAL SPEAKER

But as we set that lofty objective, a little voice in our head kept saying things like "who do you think you are to call yourself the Worlds # 1 Speaker ? Hallo, haven't you heard of Abraham, Noah, Moses, Jesus and Muhammad (Peace Be Upon these Extraordinary Men) ? Or Brian Tracy and Les Brown ? What about Winston Churchill, Nelson Mandela and Gandhi ?"

But our dear friends, when we set that objective, it was neither in a competitive nor egoic way. On the contrary, we set a lofty goal for ourselves to be better today than we were yesterday, and better tomorrow, than we are today. Because what we did, was made a deliberate and intentional intention to run our own race. And to be the best that we can be. The best that we are destined to be. That we were willing to sweat now so that we could live the rest of our days as Champions ! That while some liked to read history, we desired to write history.

For students that come with us on THE ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK RETREAT, we will go through a thorough self-analysis that will disclose weaknesses which we do not like to acknowledge. This form of examination is essential to all of us who demand more than mediocrity. While we are on this invitation-only incredible journey that we look forward in welcoming you on; we will check ourselves point by point. We will be both the court and the jury, the prosecuting attorney and the defense attorney, and that we are the plaintiff and the defendant. We will face the facts squarely and brutally. We will ask ourselves definite questions and demand direct replies. When the examination-in-chief and cross examinations are over, we will know more about ourselves. We are after the truth. Get in to the Retreat, no matter what the cost, and even though it may temporarily make you uncomfortable ! The majority of people, if asked what they fear most, would reply, "I fear nothing". The reply would be inaccurate, because few people realize that they are bound, handicapped, whipped spiritually and physically through some form of fear. So subtle and deeply anchored is the emotion of fear that we go through life burdened with it, never recognizing its presence. Only a courageous analysis will disclose the presence of this universal enemy. When we begin this analysis, we search deeply into our character.

These are the SIGNS OF THE FEAR OF POVERTY. See if you can relate to them.

- 1 INDECISION. This is the habit of permitting others to do our thinking, classically demonstrated by amiable styled people who characteristically sit "on the fence" and who procrastinate in making decisions;
- 2 INDIFFERENCE. Commonly expressed through a lack of ambition, willingness to tolerate mediocrity, acceptance of whatever compensation life may offer without protest, mental and physical laziness and a lack of initiative, imagination, enthusiasm and self-control;
- 3 DOUBT. This is generally expressed through accomplices and excuses designed to cover up, explain away, or apologize for failures, sometimes expressed in the form of envy of those who are successful, or by criticising them;
- 4 WORRY. This is usually expressed by finding fault with others, a tendency to spend beyond our means, neglecting our personal appearance, frowning and carrying a sour face, abuse in the use of liquor, sex and drugs, nervousness, lack of poise, self-consciousness and lack of belief in our abilities;
- 5 OVER-CAUTION. This is the habit of looking for the negative side of every circumstance, thinking and talking of possible failure instead of concentrating upon the means of succeeding. Knowing all the roads to disaster, but never searching for the plans to achieve success. Waiting for "the right time" to begin putting ideas and plans into action, until the waiting becomes a permanent habit. Remembering those who have failed and forgetting those who have succeeded. Pessimism, leading to indigestion, and other digestive problems; and

6 PROCRASTINATION. The habit of putting off until tomorrow that which should have been done last year. Spending enough time in creating excuses to have done the job. This symptom is closely related to over-caution, doubt and worry. Refusal to accept responsibility when it can be avoided. Willingness to compromise rather than put up a stiff fight. Compromising with difficulties instead of harnessing and using them as stepping stones to advancement. Bargaining with life for a penny, instead of demanding prosperity, opulence, riches, peace of mind, calmness of thought, and contentment of the heart. Associating with procrastinators who acquiesce to poverty, rather than winners that demand, an expect, riches. Planning what to do IF AND WHEN OVERTAKEN BY FAILURE, INSTEAD OF BURNING ALL BRIDGES AND MAKING RETREAT IMPOSSIBLE. Weakness of, and often total lack of self-confidence, definiteness of purpose, self-control, initiative, enthusiasm, ambition, thrift and sound reasoning ability.

OUR DEAR FRIENDS, the resources that The CEO of the Universe owns is abundant, infinite, and unlimited, that even if He has to fulfil each and every request from His creation, that it would not make the slightest dent to His abundant treasures ! His "default" is that He likes to give. So ask ! The Universe is abundant. Demand your share of prosperity, and you will receive it ! The CEO of the Universe is waiting for the smallest excuse for you to rise and ask Him !

When uncertainty enters your mind, and you worry about money, and it will at some time or the other, for it is only human, remember that our sustenance has been ordained. You will neither receive one cent more nor one cent less than what has been pre-ordained for you ! Instead of going after sustenance, go after excellence. Instead of thinking of "what happens if my plan doesn't work", start thinking what happens if it does work !

Without intending to sound chauvinistic, women tend to place reliance on men, and men by nature, tend to place reliance on our careers and businesses. But instead of placing reliance on either, place your reliance on The CEO of the Universe that He will suffice your needs.

From this day forth, I undertake to make a concerted effort to assassinate my fears. I will use the following techniques to migrate from a mindset of poverty to a mindset of riches:

MY FEARS

1	
2	
3	

#### HOW I WILL OVERCOME THE FEAR OF POVERTY

1	1	
2	2	
3	3	

#### MY AUTOGRAPH

WITNESSED BY

NOTES

#### THE FEAR OF DEATH

The Fear of Death is inextricably linked to the performance of our worldly actions. Actions can be segmented into either deeds or sins. Heaven is symbolic of good deeds; that entry into this Eden and paradise means that our deeds has outweighed and surpassed our sins when measured against each other on the scales of justice. Hell on other hand, is representative of sins, where we haven't quite made the cut and our sins have edged out our deeds.



Figure 15 The Fear of Death

To some this is the cruelest of all the basic fears. The reason is obvious. The terrible pangs of fear associated with the thought of death, for the majority may be ascribed directly to religious fanaticism. For hundreds of years, men have been asking the still unanswered questions, "when" and "why". *When* will death come my way and *why* do I have to die.

Eternity is a long time. The thought of Heaven conjures up images of angels, serenity, tranquility and bliss. On the opposite side, the thought of fire is a terrible thing. The thought of eternal punishment, with fire, not only causes us to fear death; it also causes us to lose our objectivity. It destroys interest in life and makes happiness impossible.

But our dear friends, the truth is that The CEO of

the Universe is merciful. He is beneficent, kind and loving. He is oft forgiving, He loves forgiving and He loves to pardon. He is looking for any small excuse to pardon us for our short comings. When we surrender to Him, He turns all of our bad deeds into good deeds. Imagine that - in one decisive move, in an instant - a total 360 turn around !

While holidaying in Cape Town on December, 31 2008, we found ourselves on the idyllic Clifton beach, located on the prestigious Atlantic seaboard. Mesmerized and spellbound by the beauty and splendor of the aquatic wonderland that lay in front of us; we thought that our sins were probably more than the foam in the ocean, and that there was no way that we could reach The CEO of the Universe in that condition. The CEO of the Universe loves us seventy times more than our own mother does ! Imagine that, seventy times more than the amazing woman whose womb we came out of !

This negated our earlier thoughts that we were so messed up and screwed up that rendered us incapable of being fixed. But our dear friends, we are here to share with you that as long as there is hope, there is life ! And the One in whose hand your life is in, is just waiting for you to surrender yourself to Him, so that He may forgive you and help you ! No problem is too big or too small for Him. Turn to Him our dear friend, and He will help you!

As you have no doubt worked out, that night was New Years Eve, and instead of partying the night away, Zeenie and I decided to have a boring and early night. As we retired to our room on the 31<sup>st</sup> floor of the Cape Sun on the 31<sup>st</sup> day of December, we jokingly said to each other "see you next year" as we kissed each other goodnight.

But that night was to be far from boring. In the middle of our beauty sleep, we saw... Jesus Christ, the extraordinary son of Mary. In the dream, he looked and smiled at us, and within a few minutes, it was over. It was the first time that we had ever seen one of the most amazing sons of men in our dream, so we were a bit confused on what to make of it. On New Years Day, we called our mentor Mr. G, and asked him for an interpretation of the dream. He first asked a few questions, like our activities that preceded the dream. After a deafening silence that felt like an eternity, he said to us "well my son, it seems that not only is today *New Years Day*, but a New Dawn has beckoned for you".

He continued, by telling us that the dream was an extremely powerful and positive one, that it symbolized that The CEO of the Universe was pleased with us. Naturally, we were on Cloud Nine, because in the blink of an eye lid while sitting on one of the most beautiful places on the planet; our hearts had sought the forgiveness of our Creator, and He accepted our surrender, by extending an olive branch to us. Proof that when we walk to The CEO of the Universe, He runs to us ! So our dear friends, if we are in a constant state of surrender and gratitude to The CEO of the Universe, why fear death ?!

Our Dad also taught us "if you were to commit so many sins that they reach the sky and then you were to repent, your repentance would be accepted." Again, if we repent, why do have to fear death ?

A wise man said:

"When I die, when my coffin is being taken out, you must never think I am missing this world. Don't shed any tears. Don't lament or feel sorry. I'm not falling into a monsters abyss. When you see my corpse is being carried, don't cry for my leaving. I'm not leaving. I'm arriving at an eternal love. When you leave me in the grave, don't say goodbye. Remember a grave is only a curtain for the paradise behind. You'll only see me descending into a grave. Now watch me rise. How can there be an end when the sun sets or the moon goes down? It looks like the end. It seems like a sunset, but in reality is a dawn. When your grave locks you up, that's when your soul is freed. Have you ever seen a seed fallen to Earth, not to rise with a new life? Why should you doubt the rise of a seed named human? Have you ever seen a bucket lowered into a well coming back empty? Why lament for a soul, when it can come back, like Joseph from the well. When for the last time you close your mouth, your mouth and soul, will belong to the world of no place and [no] time".

These are the timeless words from the Master of Love, the inspirational poet and Philosopher, Rumi.

The fear of death is useless. Death will come no matter what anyone may think about it. Accept it as a necessity and think about it daily. It must be a necessity, or it would not come at all. Perhaps it is as bad as it has been pictured.

Napoleon Hill, author of *Think & Grow Rich*, said that neither matter nor energy can be created or destroyed. Both matter and energy can be transformed, but neither can be destroyed. Life is energy. If neither energy nor matter can be destroyed, of course life cannot be destroyed. Life, like other forms of energy, may be passed through various processes of transition, or change, but it cannot be destroyed. Death is therefore merely a transition. A gateway. A passage.

#### SIGNS OF THE FEAR OF DEATH

The habit of thinking about dying instead of making the most of life, that is generally due to a lack of purpose. The fear of death is found more often in the aged, but sometimes the youth are victims of it. The best solution for the fear of death is a burning desire to achieve great things, backed by useful service to others. A wise person thinks about death and prepares for it, rather than a busy person who seldomly has time to think about dying.

#### OVERCOMING THE FEAR OF DEATH

While it is only natural to fear death, a way to overcome this fear is by preparing for it. Nelson Mandela said "I learned that courage was not the absence of fear, but the triumph over it. The brave man is not he who does not feel afraid, but he who conquers that fear. Have you ever wondered why great men such as Abraham, Noah, Jesus, Moses and Isaac (Peace be upon our heroes) have never feared death ? It's because they've spent their entire lives preparing for this inevitability.

When Nelson Mandela died at the age of 95 in December 2013, we were at his Houghton residence. The mood was that of shock, like this is President Nelson Mandela, the icon of the 20<sup>th</sup> century, that he can't die. As the world stood shocked at the death of one of its most beloved sons, we were interviewed by CNN and were asked "would South Africa survive Mandela's departure, and should we be scared?". "Scared of what", we asked, for even though Madiba was larger than life, death is inevitable, and none can escape it. Think of death as a passage; a passage to a venerably better life. So instead of fearing death, embrace it.

One day, Dad asked us "who would like to go to Heaven ?". Naturally, we all put up our hand. "May we show you an easy way to get there, that if you constantly do this, Heaven will become incumbent for you?". He then went on to explain the concept of *Fearless Living* to us.

"Firstly, believe in the One CEO of the Universe. This is most fundamental. If you get this one right and fail the others, you'll still make it. But if you fail this, no matter how well you do with the others, it will be of no use.

### The rest are easy. Fast. Follow a funeral procession. Fill a hungry belly. Lastly, visit a sick person. "

When we first learnt of this exercise, we thought that it would be difficult, but we found that it was easy. We try to do this exercise about three to six times a year. When fasting on a Monday or a Thursday as we suggested, we keep a look out for funerals to attend. As we leave the cemetery, we look for a hungry belly to feed. Just drive through a McDonalds or KFC, and you are likely to see someone in need of a meal. As for visiting the sick, visit your sick Parents, Grandparents, Aunt, Siblings etc. If this does not work for you, go to a hospital during visiting hours and visit a patient who doesn't get visitors. Naturally, this should all be done while fasting.

This exercise will leave you fulfilled and empowered. At minimum, you will feel less fearful of death.

THREE SIMPLE TECHNIQUES TO OVERCOME THE FEAR OF DEATH

- 1 Believe in the ONE CEO of the Universe. This is the most fundamental belief. Do this, and you shall be successful;
- 2 Practice Fearless Living;
- 3 Do good in the world, and be particularly good to your parents; and
- 4 Be grateful to The CEO of the Universe for the abundant blessings that you have been bestowed with from the food in your belly, clothes on your back and oxygen in your lungs to the warm bed that you have to sleep in, the roof over your head and the ground that you have to walk on.

From this day forth, I undertake to make a concerted effort to assassinate my Fear of Death. The reasons for my Fear of Death are:

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-	-

And this is how I will overcome my Dear of Death:

1	
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3	

MY AUTOGRAPH

WITNESSED BY

NOTES

#### THE FEAR OF THE NEFARIOUS UNSEEN

This fear constitutes a rich soil in which the seeds of failure grows abundantly. It is so subtle that its presence is barely detected. This affliction cannot properly be classed as a fear. It is more deeply seated and more often fatal than all the other fears. Kids refer to him as the boogieman. Teenagers call him the prince of darkness. Adults call him the devil.

Whereas the chemical composition of men is that of clay, water and sand; this fool is made of fire. He was created from the energy of a smokeless fire. His composition allows for shape shifting that can take the form of humans, animals and other life forms. Like humans, they also have the benefit of free will. Unlike humans, they live for hundreds of years. They can be extremely haughty in nature. They can see us, but we cannot see them. Though they are physically stronger than us, we have superior knowledge contrasted to them.

They are jealous of mankind, because before mankind was created, they enjoyed dominion over the world. But they lost that and have been trying to get it back.

The devil once held a very lofty position in Heaven. Because he was subservient and obedient to The CEO of the Universe, he was honored with the role as teacher to the angels. But when he was instructed by The CEO of the Universe to bow down to the father of Mankind, Adam, he became arrogant and refused, citing that he was a superior creation as he was made of fire, whereas Adam was made of clay. On account of this, he was banished from Heaven. He made an oath to himself that up till the end of time, he will do everything in his power to corrupt mankind, and has been given respite to do this, that will end when the Day of Recompense arrives.

One of his greatest victories is to bring acrimony between a husband and a wife. It's the most flattering form of validation for him. Given the global divorce rate of 71%, its clear that his sadistic business that features anarchy and chaos as a value proposition is flourishing. But when a man and a woman are on the same page, pulling coherently in the same direction and stand by each other no matter what, he cannot enter that relationship. When couples like these build their homes into a fortress, where Dad supports Mum and Mum supports Dad, this deluxe dunce will never succeed in breaking the structured and fortified walls of purpose, integrity, and love down. Inevitably what you are doing is strengthening our society, as a strong home is the bedrock and foundation of a strong world. When difficulty and hardships such as the loss of a job or the death of a loved one comes knocking on the door, the weak couple unknowingly yields to him by turning to alcohol, wife-beating, adultery and other vices to cope. The devil loves this and uses the opportunity. Instead, hold on to each other. Keep the doors of communication open. Forgive where necessary. Believe, support and love each other. Leverage the hardship to take your life and relationship the next level. It's a bend, not the end.

When our business collapsed many seasons ago, Zeenie stood by me. We struggled financially, but we didn't argue over money. Then as we approached our tenth wedding anniversary, Zeenie and I went through a rough time in our marriage and considered calling it a day, but miraculously, our son Mr. Chairman was conceived, and I stood by my wife, like a man should. During that tumultuous time, we agreed to trust each other, by staying out of each other's mobile phones, laptops and tablets. We agreed not to argue over money. We refused to acquiesce to the devils malignant and maleficent ways. These and many other episodes strengthened us as a unit and fortified our resolve and conviction in each other.

People saw our blossoming and bourgeoning home and grew envious. To counteract this jealousy and consequent afflictions that it inevitably brings; we spoke well of each other and showed affection to each other in front of others, and especially in front of potential rivals.

#### WHERE THE FEAR COMES FROM

- 1 We can protect ourselves against criminals, because the law provides protection. But the devil is a different type of thug. The evil of the devil is more difficult to manage, because he strikes when we are not aware of his presence. This is especially the case when we are asleep, because our protective guard that each and every human being has, even though we cannot see it, comes off when we are sleeping;
- 2 Because his weapon is intangible, he uses our mind as a focal entry point. If we allow our minds to be contaminated and polluted by the trash that he propagates, we are effectively giving him an open invitation to populate our minds with his sadistic filth. Even though his machiavellian streaks may not kill quickly, it is deadlier than poison; and
- 3 Sometimes he enters the mind through the well-meant words of our friends and family, who themselves may be weak and have unwittingly surrendered to this bigot's dogma.

#### HOW TO PROTECT OURSELVES

- 1 WILL POWER: to protect ourselves against negative influences, whether of our own making or because of negative people around us, appreciate that we have will power. Leverage this gift by putting it into constant use, until it builds a wall of immunity against negative influences in our mind. Sometimes we may have a strong mind that he cannot penetrate, so he will harmonize us with weakness by using the weak mind of someone else that has a profound effect on us to get to us. These negative influences often work through our subconscious mind and are therefore difficult to detect. Protect yourself by keeping your mind closed against all people who depress you in any way;
- 2 Deliberately seek the company of people who positively influence you. Read, absorb and implement the lessons that come out of self-help books like this one;
- 3 Pray daily to The CEO of the Universe for protection. Ask others to pray for you. Add yourself to our prayer list, by sending a blank email with "PRAY FOR ME" in the subject line, to hello@lsaacLakhi.com;
- 4 Keep yourself hygienically clean at all times. Avoid having your body contaminated with urine, semen and other impurities. Bath after having sex. Use water or toilet paper when going to the loo. The devil loves impurity, so we become susceptible to his tricks when we are in an impure state. As birds of a feather flock together, so does trash;
- 5 Stay away from places that the devil frequents like strip clubs, whore houses, night clubs etc and et al these are his playgrounds and theatres of destruction that he uses to attack and prey on us;
- 6 The devil sees our nose as a "double garage" and parks in our nostrils at night. When you get up to go to the loo at night, or wake up in the morning, make the habit of gargling your nose with water;

- 7 Sit either in the sun, or in the shade, but avoid sitting between the sun and the shade, as the area of sun/shade is another playground for him; and
- 8 Stay indoors for sixty minutes after sunset, for the day begins at this time for these insidious idiots. Their miserable and wretched existence comes to the fore at evening time, for it marks the time for them to commence plying their venomous trade, and because there are so many of these buffoons around, they desperately search for shelter. Do not unwittingly provide shelter to them.

My Fear of the Unseen stems from:

1

2	
3	

Accordingly, I will adopt the following techniques to manage this Unseen Fear:

1	
2	
3	

From this day forth, I undertake to make a concerted effort to assassinate my Fear of the Unseen.

MY AUTOGRAPH

WITNESSED BY

NOTES

#### THE FEAR OF CENSURE

The Fear of Censure is fundamentally born out of caring what people will think, do or say if we behave in a certain manner. If it is your desire and conviction to realize your amazing potential by becoming the extraordinary person that we know you are destined to be; regardless of the diplomacy that you exercise and the nuance that you practice, there will always be nay-sayers and those that oppose you. These can be folk that have tried, failed and given up, motivated by a belief that "if at first you fail, give up". These could be risk-averse people that believe that nothing in life is worth fighting for.

Imagine if Sir Winston Churchill yielded to Hitler during World War II, where would the world be today ? But instead, Churchill was armed by a "never say die" mindset, and instead of surrendering to Hitler, his speech "we shall fight on the beaches and we shall never surrender" inspired millions around the world and changed the course of history.

At the infamous Rivonia trial in 1963, Nelson Mandela was incarcerated to life imprisonment for fighting against an oppressive and repressive regime. But in February 1990 history was made, as the same regime that sent him to jail, caved when they realized that their abhorrent, repugnant and diabolical racist policies could not be sustained, and dismantled apartheid. If Nelson Mandela had not dedicated his life to the cause of a free and democratic country, where would South Africa be ?

When he was in his pious mother's womb, a little fetus was consistently challenged for survival as he constantly faced the possibility of death. Almost daily, his brother would position his head on his mother's abdomen and whisper words of inspiration and motivation to the little fetus. Words like "we can't wait to see you" and "do you need anything". Finally after seven months and seven near death experiences, the fetus cocooned into a handsome baby and made his entry into the world. But the hardship continued; by the age of 12 months, it was discovered that the little guy had a speaking impediment. But instead of submitting to a mediocre life enveloped in imprecise speech, he was expertly coached by a diamond of a Speech Therapist called Mehnaaz Kariem. Following eighteen months of robust, exceptional and superlative therapy, this little kid went on to mesmerize audiences by confronting his fear of speaking, as he won speech content after speech contest. Mehnaaz, destined to become one of the top Speech Therapists of the 21<sup>st</sup> century, calls him Riaz. Riaz's parents call him by his nickname, Mr. Chairman.

Instead of ostracizing, of which everyone has too much and is handed out too freely that ultimately builds inferiority complexes; Mehnaaz took a different approach. She won Mr. Chairman over, by building trust in him, and won a place in his heart with love. Instead of criticizing him when Mr. Chairman pronounced an r as a y, she corrected him through constructive suggestion. Parents may accomplish similar results with their children. Criticism will plant fear in the human heart, and even resentment, but it will neither build love nor affection.

Some people are gifted with "mental maturity". This usually happens when we approach the age of forty. Sometimes it may happen at fifty. But instead of embracing this wonderful gift conferred upon us by The CEO of the Universe by leveraging it to inspire others and to benefit the world, we make frivolous and vexatious excuses to disguise this extraordinary gift.

Why do we, even in this era of enlightenment, shy away from denying our belief in the fables which were the basis of most of the religions a few decades ago? The answer is, because of the fear of censure.

There are consequences for brave articulation of our convictions, that is sometimes construed as controversy. But the world is in dire need of heroes. Where would the world be, had it not been for heroes like Mandela, Churchill, and Neville Martin, whose work reshaped the world and took it on a distinctly different trajectory ? Or emerging Millennial heroes like Mehnaaz Kariem and Mubeen Khan, who exploit their skill sets and use their unique propensity to change adversity into opportunity.

The Fear of Censure robs a person of

- our initiative;
- destroys our power of imagination;
- limits our individuality; and
- takes away our self-reliance.

#### SIGNS OF THE FEAR OF CENSURE

This fear is almost as universal as the fear of poverty, and its effects are just as fatal to personal achievement, mainly because this fear destroys initiative, and discourages the use of imagination. The major signs of this fear are:

- 1 LACK OF AMBITION: This is epitomized through mental and physical laziness, lack of selfassertion, procrastination and slowness in reaching decisions, being easily impressionable, the habit of criticising others behind their backs and flattering them to their faces, the habit of accepting defeat without protest and without putting up a fight, quitting an undertaking when opposed by others, suspicious of other people without cause, lacking in tactfulness of manner and speech, and unwillingness to accept the blame for mistakes;
- 2 LACK OF CONFIDENCE: This is traditionally expressed by expressing self-approval by word of mouth and by actions, as a means of covering up a feeling of inferiority, coupled by the use of "big words" to impress others, self-consciousness, timidity in conversation, poor posture, poor memory, poor body language, and an inability to express opinions; and
- 3 LACK OF INITIATIVE: Failure to embrace opportunities for self-advancement, fear to express opinions, lack of confidence in our own ideas, giving evasive answers to questions asked by superiors, hesitancy of manner and speech, and deceit in both words and deeds.

#### WAYS TO OVERCOME THE FEAR OF CENSURE

1 The most fundamental way of overcoming the fear of censure is not to occupy yourself with what others think. After all, what others think of us is not our business. In an era where it is hard to differentiate the truth from false, you will automatically stand out and earn the respect of peers when you make the truth your object. Let your words, actions and deeds be engulfed in the truth, even though it may sometimes make you unpopular;



- 2 Seek the approval of The CEO of the Universe, and not the approval of man. When you have obtained His approval, everyone else's approval and disapproval is superfluous; and
- 3 Don't be sensitive, don't be petty, and don't sweat the small stuff. Develop a "thick skinned approach.

Symptoms that I am demonstrating the Fear of Censure:

2	
2	
3	

Accordingly, I will adopt the following techniques to manage this Fear:

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From this day forth, I undertake to make a concerted effort to assassinate my Fear of the Unseen.

#### MY AUTOGRAPH

#### WITNESSED BY

#### A LITTLE MORE ...

Whatever we create is first conceived in the form of an impulse of thought. Our thought impulses then start to metamorphose into their physical equivalent, regardless whether the thoughts are voluntary or involuntary. These thought impulses determine our financial, business, professional, and social destiny just as the thought impulses which we create by intent and design. This explains why some people appear to be "lakhi" while others of equal or greater ability, training, experience, and intellectual acumen, appear destined to ride with misfortune. We have the ability to completely control our own mind, and with this control, obviously, we may open our mind to the thought impulses which are being released by other minds or close the doors tightly and admit only thought impulses of our own choice. Nature has blessed us with absolute control over but one thing, and that is thought.

As an example; imagine that you are a Doctor at the Turkish border treating people afflicted by the atrocities of the Syrian war. While most of the noble, innocent and sickly Syrian people are possibly afraid of the fear of ill health, are you afraid of disease ?

Off course not, otherwise you wouldn't have put your hand up to assist the disenfranchised Syrian people. Physicians, without fear or hesitation, are known to contact thousands of sick people through the tenure of their careers without getting infected.

The best way of beating any fear, is therefore through a powerful state of mind, that is subject to control and direction. Our dear friends, our best immunity against any fear is an absolute lack of fear. Becoming fearless is the most powerful antithesis in beating and conquering any fear.

#### THE ANTIDOTE FOR ALL FEARS - DECISION

In addition to controlling our minds to assassinate our fears, another technique that we used to manage fears is through expedited decision making. One of the defining characteristics of champions, be it in business, sports, professional vocations and in our homes, is to make decisions quickly. We consult with our Master Mind, a network of like-minded individuals, prod, probe, debate; seek the counsel of those more experienced, and then act. We do not worry over conditions, once we have reached a decision to follow a definite line of action.

Fear of Death: Decision can also prevent our acceptance of undesired circumstances. Through indecision, fears are translated into a state of worry. Relieve yourself, our dear friends, forever of the fear of death, by reaching a decision to accept death as an inescapable event of life.

Fear of Poverty: whip the fear of poverty by reaching a decision to get along with whatever wealth you can accumulate without worry.

Fear of Censure: Draw a line in the sand by saying to yourself, that the fear of being ostracized, criticized and even marginalized will not inhibit me, by reaching a decision not to worry about what other people think, say or do.

When our minds are preoccupied with worry, not only do we destroy our chances of intelligent action, but we transmit these destructive vibrations to the minds of all who reach out to us and also destroy their chances of achieving success. As the Leader of your home, your business and in the World, we cannot live in a state of fear. Kill the habit of worry, in all its forms, by reaching a general, blanket decision that nothing which life has to offer is worth the price of worry. With this decision will come poise, peace of mind, and calmness of thought which will bring happiness.

Our intention for all the Millennial hearts and Generation Xers out there to leverage The ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK and prepare yourselves for the future. Whatever life may throw at us, be it another World War, another economic depression, or an unparalleled period of economic and social boom never witnessed before in history; we live in a time of abundant and incredible opportunity, where the decisions we take today will inevitably shape our tomorrow.

#### NOTES



During the exciting, heart-racing and emotionally-tizzy time when courting Zeenie, we found ourselves on a date in Sandton. At the time, we were swaddled by a flurry of emotions effectuated by that magnificent feeling when realizing that you've just fallen in love. As we immersed ourselves in the glitz of Sandton City, one of the biggest and most glamorous Malls in the Southern Hemisphere, we tried to muster the courage of telling Zeenie how we felt. As an Entrepreneur, we instantly went into "Always be Closing" mode, with smooth and suave words flowing from the mouth of a seasoned Salesman. We expressed our feelings with the finesse, flamboyance and charm that would have made Romeo proud.

Despite all the literary prowess and swagger that we epitomized, Zeenie, smart as always replied saying "I smell a but coming".

Trying to muster more courage, we said "we really, really, like you. More than that, we've fallen in love with you". Confidently she said "and the same here. Now let's get to the but part".

"The thing is", we said "we don't like your dressing".

"What's wrong with my dressing ?" she replied.

Zeenie's inner beauty reflected her outer beauty and her outer beauty reflected her inner beauty, that was, and still is, built on the foundations of being a modest, pious and chaste woman. Naturally, she chose to reflect this belief in her modest dressing.

Instead of getting angry with the nonchalant comment, she explained her choice in dressing like this: "imagine you have two lollipops. One is left covered and the other is left open. Within two days, the one that is left open will be covered by ants. Likewise, I choose to be covered, and to only open myself up for my husband. That person may eventually be you, but you will first need to prove that you are worthy of my companionship".

Digesting that metaphor and still trying to synthesize its eloquence, she looked at me and deciphered that we were not convinced. At that point, we stopped in front of a Louis Vuitton store to admire a beautiful handbag on display in the window. She then asked me "if you were to buy that handbag, would you prefer the one in the window, that has been ogled, fondled, and caressed by many, or a brand new bag from Louis' store room, that has never been touched; one that is clean and pure?" My body language indicated that the choice was obviously the latter. "So naturally" she continued "like that handbag that is tucked away in the store room, I choose to remain clean and pure. Think of it another way. In order for the moon to exhibit its splendor, allure and pulchritude, even one of the brightest stars in the Solar system - the sun, needs to dim for the beauty and magnanimity of the moon to be revealed and showcased. If the sun doesn't dim, you won't notice the moon. So likewise, I, like all women, have been created by The CEO of the Universe, to be a natural satellite for our husbands, and as a couple coming from duality, to function as one in a synced rotation, just like the Moon and Earth do. And just like the sun, in all its spectacular and awesome power, prostrates to the CEO of the Universe and will not rise without the permission of The CEO of the Universe, I too choose to be loyal, obedient and subservient to The CEO of the Universe, that is reflected through my dress."

As we strolled down the bridge that connected Sandton City to the opulent Inter Continental Sandton Sun, intrigued, mesmerized and still absorbing her grandiloquence and loquacity, we made our way to *Vila Moura* restaurant, nestled behind the lobby like a priceless jewel. Vila Moura was an iconic Portuguese restaurant that served an array of culinary delicacies, from meat to poultry to fish, to the most delectable and ambrosial prawns and langoustines. The *who's-who* of Johannesburg's high-society dined there, from Entrepreneurs and Professionals to Celebrities and Sportsman. Following the Miss Universe pageant that was hosted across the road at the Sandton Convention Centre earlier that evening, the flurry of beauty queens made their way to Vila Moura, and after we said hello to the newly crowned Miss World, the beautiful Ksenia Sukinova from Russia, we made our way into our private booth that the owner, Greg, reserved for us. Naturally, that clandestine area was part of my expansive plan to sweep Zeenie off her feet. As the *maître d'hôtel* left, Zeenie said to me "look darling, I can clearly see that you are trying to impress me by whining and dining me in this idyllic watering hole, but I'm not comfortable in this private closet".

"But why, is the temperature an issue ? Or is it something else ? Should I call Greg to swap us into another booth ?", I asked.

"No, it's got nothing to do with that", she said. "You see honey, when a non-married man and a non-married woman are alone in a room, there's always a third person".

Looking a bit clumsy, I looked around for the third person.

"The third person that I am referring to", Zeenie said "is the prince of darkness. Some call him the devil, the fool made from a smokeless flame of fire. I don't want him in our relationship. Can we please move to the main part of the restaurant and sit with everyone else".

At that point, I was so overwhelmed by emotion that was engulfed in admiration for Zeenie's intellect and piety; I knew then and there, that Zeenie was my Miss World, and the person that I wished to spend the rest of my life with.

A few months later, we tied the knot, that was at the time, the best day of our lives.

Five weeks later, the car crash that would forever change the course of our life happened. Had our eyes closed in that accident, Zeenie's mourning period would have been longer than the tenure of our marriage, and she would have become a Widow well before her thirtieth birthday.

As we fought for our life in a comatose state in hospital, the business struggled and could no longer sustain our prolonged absence. Eventually, it folded a few months later. Creditors were unsympathetic to our plight, and Banks moved swiftly in foreclosing on our properties and cars. Within a few weeks after being discharged from hospital, we were homeless. We had just lost everything.

A cocktail of failures. Health, Business, Money, Relationships, and lost jobs. Overnight, we were relegated from hero to zero.

And so, the arduous and tumultuous journey of starting all over again commenced.

Life's greatest tragedy lies in the many people that try. Despite our best attempts, we fail. The tragedy lies in the majority of people who fail compared to the few who succeed.

In the Rules of Money, we wrote of Charity under Rule 10, and how a WAQF, or charitable endowment, can be used to drive sustainable change.

The Story of Uncle MAT... coined the idea of creating a family structure to empower our family with financial assistance. This assistance would be extended to those that desired to study further but didn't have the resources to do so.

The intent was also to provide seed capital for Entrepreneurs that had a strong focus on job creation. It would also be designed to help Widows, Orphans and the disabled in our family with monetary support.

A few months after the reunion, the Board of Trustees congregated for our periodic quarterly meeting. We had received our Trust Deed from our Attorneys for review a few days earlier, so much of the agenda centered around evaluating that important Doctrine to ensure that it aligned with our strategy and vision. The Trust Deed was essentially our Constitutional Framework on how to run the WAQF. Pursuant to our experience in Fiduciary, Legal, Accounting, Tax and Governance matters, we were approached to take up the role as Chairman of the Board of Trustees.

Seated around the table were family members that put their hands up to become Trustees. These included a Doctor, Accountant, Engineer, and the Chairman, a Certified Financial Planner. Further seated at the table was Uncle MAT, though a savvy and clever Entrepreneur, he graduated from primary school but dropped out of high school. He often concealed his intellectual inadequacies and deficiency in brain power by boasting that he had done so well in life with a primary school education, that if he had completed high school, he would have become the President. At the meeting however, his deficiencies were furthermore underlined, amplified and heightened, as he was unable to make a meaningful contribution to the discussion, and eventually excused him as he clearly felt that he was in over his head. Furthermore, Uncle MAT was predisposed to the idea that it was either his way or the high way, that naturally, didn't sit well with many of the Trustees.

Herein lies the pivotal importance of a good Education. Studies show that

- ✓ 80% of Millionaires are College Graduates;
- ✓ 8% of Millionaires have law degrees;
- ✓ 6% of Millionaires are Doctors;
- ✓ 6% hold PhDs; and
- ✓ 18% hold Masters degrees.

Whilst the world may feature sterling examples of Entrepreneurs that have flunked out of school and made it big, these exceptional folks are the exception, not the norm. The purpose of our The ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK is to empower ordinary folk like you and us, that are the norm. In the money section, we wrote about Uncle Z and Uncle Y that had made it big without a tertiary education. Like Uncle MAT, Uncle Y also didn't believe in educating his kids. The problem with this, is that you may be the exception, but by denying your kids their right to a tertiary education is incredibly risky, because your kids may not be the exception that you are, and without an education, they will struggle through life. The quickest three ways of destroying a civilization is to assassinate the structure of a home by undermining the importance of a mother, strip a quality education out of a system, and to lower the quality of role models. An exception to Uncles S, Y and MATs precedent was Uncle R, who was taken midway out of high school and absorbed into the family business by his father. But Uncle R was an exceptionally hard-working and smart man who married an equally smart woman, who also, didn't study beyond high school.

However, unlike Uncle Y who didn't educate his kids, Uncle R realized the value of education, and encouraged his wife to study, that she did when she was well into her thirties, by completing her Bachelors degree. Collectively, they have educated their sons to become meaningful Contributors to society.

For tough people, when the going gets tough, character is revealed when the tough get going in finding solutions. Conversely, when the going gets tough for those that haven't been given an education or refused an education, they don't know how to do deal with life's challenges, and instead of having their character revealed, their character of quitting is exposed. They give up on The CEO of the Universe, their families and on life. They lack the skill set, resilience, fortitude, guts, tenacity and determination to get up again. Like Uncle MAT, they may be able to fool all the people some of the time, but don't succeed in fooling all of the people all of the time.

However, it is our conviction that we emphasize the importance of the difference between intellect and education. Being intelligent doesn't necessarily mean that a person is educated. Uncles R, S, Y and Z were not educated but were self-made Millionaires that boasted superb intellect. But a person does require a fair degree of brain power to be educated, like getting into a medical school or law school and then seeing it to completion. Through the application of our minds, our intellect catapults and the periphery of our minds inevitably expands. Intellect may presuppose education, but education builds intellect. But education consists not so much of knowledge on its own, but of knowledge effectively and persistently applied. People are paid not merely for what they know, but more importantly for what they do with what they with that which they know.

Some people say that there is little, if anything, which can be done for people who are born with a deficiency in brain power. We must disagree. We are living testament that after surviving a car crash that left us with an 80% brain disability, that this can be overcome. We applied our intellect to get back onto our feet; we went to university, marrying intellect with education to expand intellect. Once we completed our tertiary education, we applied our knowledge in making us rich, constantly re-affirming the belief that when our hearts truly believe, there is no limit to what The CEO of the Universe will help us achieve, that is far beyond what our minds can ordinarily conceive.

We clothed intellect and education in regular and sincere prayer, for we discerned that prayer is the ultimate weapon of the person that believes in The ONE CEO of the Universe, and through fervent prayer, anything can be overcome and achieved. When education, intellect and prayer are married, the results are powerful.

Our maternal grandfather was a super smart man and a gutsy Entrepreneur. His sons, Uncle Y and Uncle R were also super smart. They were ambitious, tenacious, and had a burning desire to succeed. And they both did.

Many of the causes of ill health are subject to mastery and control. These are:

- Overeating of foods not conducive to good health;
- Wrong habits of thought that gives expression to negative beliefs;
- Wrong use of, and over indulgence in sex;
- Lack of physical exercise; and
- $\circ$  An inadequate supply of fresh air, due to improper breathing.



Take care of your body, and it will serve you well.

In his mid-thirties, Uncle Y became a casualty of motor neuron disease and six years later, became a terminal casualty of it. Though he took care of himself, was not able to enjoy the outstanding success that he was destined because of ill health.

The person who takes no risks, generally has to take whatever is left when others are through choosing. Over-caution is as bad as under-caution. Both are extremes to be guarded against. Life itself is filled with the element of taking risks. Though he became successful, Uncle Y lacked the appetite to take risks, and could have become far more successful had he not been over-cautious.

There is no hope of success for the person who does not have a central purpose, or a definite goal at which to aim. Lots of people do not take the time to find their purpose and because of this, they have no plan for their lives, and end up becoming part of someone else's plan. It takes courage to define our purpose, even more courage to come up with a strategy to realize that purpose, and then an execution plan to bring that strategy to life. For the some that do get to that point, they also come up with a contingency plan or a "Plan B" in case the anchor plan fails, but the core plan needs so much guts, discipline and tenacity, that fear sets in and they discount their true potential and settle for Plan B.



Uncle Y's sister, and our mother, was also an ambitious woman. However, history will show that she didn't do what should have been done to pursue her dreams. She lacked courage, and she made a systemic string of bad decisions based on the choices available to her. She failed to articulate a well-defined purpose. She was afraid, and that reflected in her life. Nelson Mandela said, "may your choices reflect your , not your ".

Our mother dropped out of College. Midway through her marriage, she sought the Mentorship of a Spiritual Counsellor, but gave that up when the journey became too intense for her. Like our father and Aunty F, she was also an emotional woman, so when our business collapsed in 1998 following our car crash, her pride and ego took a massive beating and she exposed our Entrepreneurial defects and flaws to the world in the crazy hope that that would restore things the way they were prior to the car crash. She was also a superstitious woman, who pinned the collapse of the business at the feet of Zeenie. Superstition and prejudice are both forms of fear and a sign of ignorance. People who succeed keep open minds and are afraid of nothing.

Our paternal grandfather, who originated from India and emigrated to South Africa, was a smart Entrepreneur. He had loads of honor and was revered for his integrity. Much of his time and energy was devoted to building and growing his

business so he didn't have much disposable time for his kids. Notwithstanding, he cared very much for the welfare of his young family in South Africa and his siblings in India. He passed away when our father was only twelve.

One of the most damaging forms of intemperance is connected to gambling. Overindulgence is fatal to success. This was a vice of grandpa, and he struggled to exercise control in managing this depravity. This weighed heavily on his business' financial resources.

Our paternal grandmother was a well-read woman, and one day shared with Grandpa the epistle of a sage, who like Grandpa, was a property investor. The sage once heard that one of her tenants had many dice in their home. Infuriated by this, she explained to them that The CEO of the Universe prohibited any and all entertainment that contained dice and gave the Lessee an ultimatum that they either get rid of the dice, or she would get rid of them.



Grandma spoke five languages and was a master in poetry, but she didn't seem to pay much attention to her three children, that included our father and his two sisters. Despite the fact that our father and his sister, Aunty F, unfortunately, didn't achieve much and didn't do much with their lives, and were fraught with being sensitive, emotional, and petty people who sweated the small stuff, their elder sister, Aunty Z, who had the same upbringing and lived in the same home as they did, made a colossal success of her life.

**Our father...** whined all day. He hoped and wished that a million bucks would fall into his cash register in his clothing store. He lacked ambition. There is no hope for the person who is so indifferent as to not want to get ahead in life, and who is not willing to pay the price. He also failed to condition his mind with nutritious thoughts that would drive abundant revenue into his cash register and make an ATM out of his business.

We have absolute control over but one thing, and that is our thoughts. This is the most significant and inspiring of all facts known to us that gives us the unique ability to shape our lives. If we fail to control our own mind, we may be rest assured that we will control nothing else. If you must be careless with your possessions, let it be with material things. Our mind is our spiritual estate. Protect and use it with the care to which Royalty is entitled. We were given a will power for this purpose. Unfortunately, there is no legal protection against those who, either by design or ignorance, poison the minds of others with negativity. This form of destruction should be punishable by heavy legal penalties, because it may and often does destroy our chances of acquiring material things which are protected by law. Men with negative minds tried to convince us that after our car crash that left us with an 80% brain disability that our left was over. Ignoring their echo chamber of negativity that broadcasted what we couldn't do, we defied them and proved that nothing succeeds like

Zeenie's father was an ambitious man, but like our mother, wasn't prepared to do the hard work required to unleash the realization of a man and his family's dreams. He was a serial Procrastinator, one of the most common causes of failure. Procrastination stands within the shadow of every human being, waiting for his opportunity to spoil our chances of success. Procrastination is the enemy of greatness. It deprives us of the mercy of The CEO of the Universe.

People fail because they are waiting for the "time to be right" to start doing something worthwhile. Do not wait. The time will never be "just right."

Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along.

More people lose their positions and their big opportunities in life, because of their inability to co-operate with others, than for all other reasons combined. It is a cause of failure which no well-informed Entrepreneur, Businessman, or Leader will tolerate.

During his golden years, Zeenie's father severed ties with most people, including Zeenie's mother, three of his kids, his siblings, cousins, and most of his friends, due to his inability to co-operate with them. He felt that the entire world had wronged him, and that the world had shafted him. But instead of making his golden years golden, he became a lonely and bitter man.



Uncle R and Uncle Y had a phenomenal father, should have made a success of their lives, and they did. Aunty Z on the other hand, didn't have many opportunities, and like her siblings, wasn't expected to achieve much with her life. But she wanted to succeed. When there is a will, a way comes along from sources that we can often neither imagine nor fathom, and because she willed, along the way came an ambitious spouse, and together they lifted each other up to unparalleled heights of achievement.
When a man and a woman work together, coherently in cohesively, pulling together in the same direction, with definiteness of purpose and clearly charted out goals, the results are staggering. Aunty Z's husband, Uncle SMC, a working-class man simply armed with an undergraduate degree, had a different vision for his life. As a disciplined religious man, he married education with religion, and produced four exceptional sons. His eldest son became a Chartered Accountant, the second a University Professor, the third an Accountant and the youngest became an Attorney.

Uncle SMC inspired them all to memorize the most widely read book on the planet, the Quran, that like the Old Testament and Torah, was written by The CEO of the Universe himself. This magnificent literary masterpiece consists of 30 noble chapters, across 114 factual epistles, spread on 850 pages. In this cathartic book, The CEO of the Universe writes of His first Messenger, Adam, His final Messenger, Muhammad, and some of the 123 998 Messengers in between them. Peace be Upon all these incredible and extraordinary men who re-shaped the world and made the planet a better place. Of all His Messengers, He refers most often to Moses, describing the battery of tests that this amazing man went through. The Quran was revealed by the arch-angel Gabriel to Muhammad when he reached the age of mental maturity, forty, and for a further period of twenty-three years thereafter. The first of the revelations occurred in Makkah in Saudi Arabia in a cave in a mountain. Others were revealed in Yathrib, or Madinah, as it is known today. Pursuant to the peaceful Man's demise, his best friend, Abu Bakr, a man revered for his truthfulness, integrity and honor, gathered all 114 revelations and put the book together, that centuries later, remains the Constitutional Framework for mankind. Muslims do not hold the monopoly to this extraordinary book. It is not only a gift to Muslims, but for anyone and everyone. Sir George Bernard Shaw said the following of Prophet Muhammad: "I believe that if a man like him were to assume the dictatorship of the modern world, he would succeed in solving its problems in a way that would bring it the much needed peace and happiness: I have prophesized about the faith of Muhammad that it would be acceptable to the Europe of tomorrow as it is beginning to be acceptable to the Europe of today".

One day, we were sitting with Safeeya Moosa. Safeeya is a brilliant Coach, Philosopher, Motivational Speaker and Coach to other Motivational Speakers. During our conversation, she said to me "do you know that The CEO of the Universe wrote about you in the Quran?". *Really*, we thought. "As a Motivational Speaker, what do you do say each time before you speak", she asked. "Well, we always say a prayer before we talk", we answered.

"May I ask you a personal question", Safeeya probed, and after nodding, said "what do you say in that prayer".

"We ask The CEO of the Universe to remove all ambiguity from our speech, that we speak clearly so that our audience understands what we are saying, and that we can connect with our audience".

"Okay, now turn to page 438 and read", she said.

As we read, "And untie the knots from my tongue. That they may understand my speech", tears streamed down our cheeks, goose-bumps pronounced our skin and hair stood on our hands. These timeless words were part of a dialogue between The CEO of the Universe and Moses, and here we were, just ordinary people, incomparable to the extraordinary Moses, uttering similar discourse, before addressing participants in our own talks.

Prior to this, we thought that we didn't matter to The CEO of the Universe. We asserted that if there are seven billion people on the planet, and assuming each person lived for an average of seventy years, and assuming that the first man - Adam, set foot on the Earth two thousand years ago, that would mean that there have been two hundred billion people that have traversed the Earth since the dawn of human civilization. We also discerned that assume another five hundred billion fish, insects, trees, plants and animals have called the Earth their home in the last two millenniums, we were just too insignificant to The CEO of the Universe to matter. BUT WE MATTER TO THE CEO OF THE UNIVERSE, and Safeeya had just given us comprehensive, empirical and anecdotal proof that The CEO of the Universe knew that He would create us more than one thousand years ago, and wrote of us in His Book !

Success comes through the application of power, and power is attained through the cooperative efforts of other people. A negative personality will not induce cooperation. Uncle SMC however had a negative personality, that repelled people and limited his success.



There is a common belief that the apple does not fall far from the tree. Furthermore, it is widely held that most people who have unsavory tendencies acquire them as the result of a bad environment, and improper associates during childhood. In some cases, this may be true. Yet in most instances, the individual that has a fervent desire to disprove family make-ups often succeed. History is filled with amazing individuals, like Zeenie, that constantly witnessed the brutality that her father put her mother under through with constant beatings, she made a massive success of her life. This is an example of the individual desire to succeed, notwithstanding less than ideal environmental influences during childhood.

The wrong selection of a companion in... marriage is a most common cause of failure. The blessed union of marriage brings people intimately into contact with each other. Unless this relationship is harmonious, failure is likely to follow. Moreover, it will be a form of failure that is marked by misery and unhappiness, destroying all signs of ambition. Zeenie's mother was a diamond of a woman. She was the daughter of a very humble, respectful and upstanding Tailor. She was a care-free and a happy go lucky woman.



Unfortunately, she suffered years of mental and physical abuse at the hands of her husband. Six months before their golden jubilee anniversary, they divorced. For five decades, Zeenie's father had stifled her mother's ambition. But all was not lost. Four year prior to her departure to the next world, Zeenie's mother made a massive turn-around in her life that few knew about. The way Uncle SMC brought Aunty Z up, Zeenie empowered her mother and gave her a new lease on life. She toured her country and in two years saw and did more than she did in her previous seventy-two years. She took Mentorship of a Turkish Spiritual Sage to establish a connection to The CEO of the Universe. She proved that it's not how you start, but how you finish that matters.

During days when we felt down, she taught us that to increase our rate of success, we needed to double our rate of failure. This changed our perception that failure was not always a bad thing. Sometimes we need to fail before we succeed. When the going got tough, she told us to keep moving, for a difficult road often led to a magnificent

Failure is the trial that precedes success. For the champion mind, failure is a rehearsal for success. While many see failure as the opposite of success, failure is part of success.

One of the best ways to circumvent failure is through Mind Control. When we leverage the power of our mind and exercise the will to control it, there is no limit to what we can accomplish. Our dear friends, either control your mind or it controls you. Condition your minds, daily, with a definiteness of purpose, backed by a strategy to realize your purpose, and an execution to realize that strategy. Sometimes you may need to change the execution to realize the strategy, but never change the strategy. Be definitive and quick in making decisions and be slow in changing decisions. When you do this, you will start taking control over your mind. Furthermore, you will see that that when you exercise that control and direct it toward the attainment of your objectives, you will start taking the sweet fruits of success.

During our entire life, we have had the privilege of researching, interviewing, and analyzing interesting people with the intent of understanding what made each of them unique. Our analyses proved that failure can be categorized into the following categories, as follows:

- 1 LACK OF EDUCATION
- 2 LACK OF APPLICATION OF INTELLECT
- 3 OVER-CAUTION
- 4 SUPERSTITION
- 5 ILL
- 6 LACK OF A PROPERLY DEFINED
- 7 FAILURE TO CONTROL THOUGHTS
- 8 NEGATIVE PERSONALITY
- 9 PROCRASTINATION
- 10 LESS-THAN-IDEAL CHILDHOOD INFLUENCES

As we go through it, check yourself, point by point, for the purpose of discovering how many of these causes of failure stand between you and success.

STEP ONE is to recognize potential areas of failure. What we'd like for you to do is to tick the possible areas of failure in your life. The more honest you are with yourself, the better your chances of attaining success.

1	LACK OF EDUCATION
2	LACK OF APPLICATION OF INTELLECT
3	OVER-CAUTION
4	SUPERSTITION
5	ILL HEALTH
6	LACK OF A PROPERLY DEFINED PURPOSE
7	FAILURE TO CONTROL THOUGHTS
8	NEGATIVE PERSONALITY
9	PROCRASTINATION
10	LESS-THAN-DEAL CHILDHOOD INFLUENCES

Now that you have identified them, STEP TWO entails prioritizing your top three failures so that you can assassinate them. The following are my three possible areas of failure that I am concerned about:

1	
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Now that you have recognized them and prioritized the top three, STEP THREE involves coming up with a plan to either mitigate them or get rid of them completely. What we would like for you to do is list the three failures, and then list 3 action plans under each possible failure to deal with it.

FAILUR	E 1:
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TAILON	E 2:
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3	
FAILUR	E 3:
1	
I	
2	
Z	
3	
3	

STEP FOUR is an oath that you are making to yourself, and to your family, to extenuate these failure/s so that you become the awesome person that you are destined and designed to be ! Remember that Safeeya Moosa proved to us that we matter to The CEO of the Universe !

#### MY AUTOGRAPH

If you look towards the sky every morning, you sometimes see ever changing clouds covering the bright sunshine. But just as it moves away, a ray of sunshine peeks through. This is akin to how life works; light overcomes darkness, sadness is over-powered by happiness, loves triumphs over hatred, and hope conquers fear. Trials, difficulties and challenges are a natural function of life, but the mind that is enveloped in abundant, opulent and eternal hope, knows The CEO of the Universe will neither abandon or forsake such a heart.

## THE FRIDAY OF GOOD REALIZATIONS

By March 2013, we had been working at First National Bank as a Commercial Banker for a tad over five years. During that time, through the Canadian-founded Enablis Khula Loan Fund, a fund that we built with money raised through the Canadian International Development Agency, South African Treasury and FNB, we facilitated the creation of an estimated 5000+ jobs through strategic investments in small businesses that did not have sufficient collateral to satisfy conventional financing requirements. The Investment Committee was Chaired by a flamboyant and charismatic former Investment Banker, Richard Parker. Through Richard's astute and distinctive Leadership style, we learnt how to strategically run teleconferenced and live Board meetings and other high-level meetings, flanked by a cocktail of interesting people from diverse backgrounds; from Canadians and South Africans to Brits and Kenyans. Whether a Committee member was Black or White, Male or Female, Muslim, Jew or Christian; Richard had a knack of connecting with people, by hitting the heart, so that the head would automatically follow. Richard demonstrated amazing skill and finesse while navigating tricky meeting trajectories, always ensuring a win-win outcome for the Bankers, Lawyers, Accountants, Venture Capitalists, Fund Managers and Entrepreneurs in his audience.

Through this Fund, we had also balanced the economic part of it, by delivering a handsome return of 16.25% a year to Shareowners. That made us feel quite mushy, considering that we were playing in a particularly risky space, considering that an estimated 85% of businesses that start out, go out of business before their  $24^{th}$  month. So, all things being equal, and looking at it very simplistically, assuming you had very deep pockets, and gave one hundred businesses one dollar each to start a business with, only fifteen would come and pay you back. But we mitigated our risks very well, as we got 97 ½ bucks of all money back, and still made a nett profit of sixteen bucks every year ! Not bad for a guy who just ten years earlier, was broke, unemployed, grappling with an 80% brain disability and majorly depressed !

But despite this and other accolades that we amassed, we felt that there was still more that we could achieve. We realized that ten years ago we were living in the past, and that made us depressed. Now, we were living in the future, and that made us anxious. To be truly content, we needed to live in the present. Sure, it was important to appreciate our achievements of the past and look forward to the future, but we had to get living in the present right. When we did, it helped us achieve peace of mind and contentment of heart, but not calmness of thought. But how would we achieve calmness of thought ?

We decided to take some time out, and during the Easter weekend of 2013, got onto a plane and flew to Cape Town on Good Friday. After touching down in the *Fairest Cape*, as Cape Town is affectionately known as, we made our way to the super cool Bidvest Car Rental. We were welcomed by Wayne Mee, a diamond of a Leader who has a knack of treating every customer like they were his only customer. Wayne often upgraded our rentals to Mercs and Bee-ems, that always accentuated and augmented our experiences in the Cape. Though we haven't had the privilege and opportunity of connecting with Wayne for many years, his humility, charisma and the experiences that we savored lives in our hearts up till today.

After exiting the airport, we found ourselves in an uncharacteristically ambivalent situation of not knowing where to go next. Notwithstanding, we made ourselves comfortable and just drove, though our gut told us to head east bound for the majestic Garden Route. The Garden Route is an 800 mile stretch, featuring the most beautiful scenery, stretching from Cape Town in the west, through a myriad of mountains, ravines, meandering valleys, oceans, and bridges, through to Durban in the east. Cape Agulhas, at its Southern most point, is home to two of the worlds prominent oceans; the icy Atlantic, and the warm Indian Ocean.



By the miracle of the CEO of the Universe, not even a drop of these hydrogen and oxygen molecules crossed into each other's space !

After navigating the breath-taking Sir Lowry's pass, a dramatically beautiful mountain range, we approached the Cape Winelands, home to some of the most beautiful vineyards on the planet, and supplier of the most delicious grapes in the world. As we marveled at the beauty, magnanimity and splendor of the tapestry and natural artistry of this part of the world, we felt an exigent calling for an importunate change. We felt that to take our life to the next level, we would need to go through a metamorphosis. But would that metamorphosis entail ? Was it venturing into the unknown ? And what happened if that unknown was an abyss, a downward spiral, or a point of no return ? The risks that we had taken in the past had not paid off, or did they, albeit in a different form, and we were just blind not to notice them ? We thought of Nelson Mandela's famous words *do not be discouraged if the trail is taking you far away from the shining goals you had in view. Fate has something else in store. Press on and you will see. There are many turnings on the road of destiny.* 

As our thoughts and the road intersected, we realized that we had reached the beautiful, yet sleepy town of Hermanus. Hermanus is a quaint and picturesque hamlet that lies just off the N2 freeway, home to many retired folks, predominantly Brits. As we stepped onto the sands of Grotto beach, enveloped in dense fog on that heavily cloudy and over-cast day, we struggled to see just five meters in front of us. Despite this, our mind was razor sharp. Suddenly, everything seemed crystal clear. The world made sense.

At that moment of equilibrium, we felt a myriad and an influx of realizations and breakthroughs trying to make its way to the front of our conscious mind, yearning for our attention and synthesis.

The thought that raced into pole position was of family. We realized the excellent progress that we were making as a family. After we had contextualized and wrote down our achievements, it dawned upon us that the fable that the *grass is greener on the other side* is indeed a fable, and after analyzing our experiences, did we realize how *lakhi* we were, and that the grass was actually greener on our side !

We also realized that it was impatience that was compromising our progress. The solution to overcoming this was that we needed to become patiently impatient. We thought back to Zeenie's pregnancy with Mr. Chairman, that after six months into the tenure of the miracle of pregnancy, she couldn't take it anymore, and wanted the gynecologist to induce labor. But this would've risked Mr. Chairman's vital organs, especially his heart, lungs and kidneys as they would not have fully developed, that in turn, would have compromised his life. Mr. Chairman was born four weeks later, and even though premature, he was okay. As we thought back to this, we realized that it was important to allow nature to take its course, and that it was impatience that was stifling, impeding and slowing down our growth, for everything in the Universe happens at its appointed time. Had we induced labor, Mr. Chairman would not have seen his first birthday. Fortunately for us, Zeenie was patient, she hung in there, and today, our son is a beautiful and outstanding kid.

Sometimes these habits, like impatience, comes from childhood, so we need to make our minds aware of the systemic decay that it brings with it. One day when we were freshman's at varsity, Uncle S asked about the degree that we were pursuing. We told him that it was a three-year degree that comprised of fourteen modules of various lengths.

Being a highly impatient man, he suggested that we complete the degree in two years instead of three, by taking seven modules per year. What he didn't want to understand was that some modules were year-long modules whereas other modules were six months in duration.

Three years was the minimum, quickest and fastest time to complete the degree. But it didn't end there; through our mother he kept putting pressure that we get done with the degree, and as expected, we flunked out after one year.

In a similar way that mammals, like a human being, whale or elephant cannot fully and optimally develop in its mother's womb in less than the prescribed gestation period, rushing things often results in the opposite result, and we may end up with a result that we don't want. Expediting things may work for certain folk who are instilled and blessed with genius capacity, but these are the exception, not the norm.

While standing on the idyllic Grotto beach, we also realized that though we get bored quickly with routine, routine was good, and it was through routine, that we had come up with the "law of three". We made a list of all the habits that we planned to inculcate into our regimen. Simple stuff. Like getting up earlier, before the sun rose. Dad taught us that the best time to do mind conditioning, from meditation, deep contemplation, and practicing deep breathing, to visualization exercises and praying was during the last half of the last third of the night. We calculated this to be one hundred minutes before sunrise. He also taught us that a thousand years before mankind was created, The CEO of the Universe wrote a poem, that if any human being were to recite at the commencement of each day, the poem reciters needs for the day would be taken care of. We learnt and internalized that poem and recite it daily. We've touched on this poem, and for those that graduate from our acclaimed The ISAAC LAKHI® SUCCESS FRAMEWORK Workshop and are invited for our The ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK Retreat, we will share the remainder of the poem with you.

As for the mind conditioning exercises, this centered around imagining what our life would look like in five years, ten years, twenty-five years and so on. It is predicated on two realities. The first reality is the "now", in other words, visualizing a goal, like taking a mental "picture" of it in our minds. The second reality is the "actual" reality, when something happens. The mind cannot differentiate between what is real and what is imaginary, so it's a powerful tool when picturing the life of our dreams. We also realized that when planning a better life, don't think of today only, but of tomorrow too. Don't only think of who we are today, but also who we can be in the future. We found that when our back was against the wall, and when we thought that there was no way out, it was actually a blessing in disguise, as the pressure that we were under forced us out of our comfort zone to think creatively that got our creative juices flowing. On the creativity, upon returning home after The FRIDAY OF GOOD REALIZATIONS, we took all our goals and then condensed it onto what is commonly known as a "Vision Board". A Vision Board is a spectacular graphical illustration of all our goals that is put onto paper. Say your goals include owning a Gulf Stream 550 jet, enjoying the final game of the 2026 FIFA World Cup, living in a mansion in Monte Carlo, and being a significant stock-holder in a business listed on the New York Stock Exchange etcetera and et al; what you would do is draw pictures representing these goals onto a large canvass. See yourself acquiring it, holding it and enjoying it. Immerse yourself in it.

We invite you to journey with us on the acclaimed ISAAC LAKHI® Mi2C SUCCESS FRAMEWORK WORKSHOP, where we'll share with you what a Vision Board looks like, and how to design your own Vision Board. We will then take it a step further and make a Vision Movie out of it.

This helped us take our Mind Conditioning exercises to unprecedented levels. While it scared us because what we envisioned for our lives was insanely frightening that we would not even dare to dream of just five years ago, it was juxtaposed by an excitement that made out hair stand as we constantly pushed the limits of achieving more and more !

We also realized that while trying to achieve "big" things in the world, we should not trivialize the "small" things". We conceived that when the little things were condensed, aggregated and consolidated after repeated and diligent effort, they amounted to something colossal and beautiful. By way of example, we have an affinity to always keep ourselves busy, even when relaxing. When chilling out, such as watching a movie with Zeenie, we keep ourselves busy by massaging Zeenie. It may sound counter-intuitive, but this relaxes us. Be it her neck, hands or feet, Zeenie loves it. For many months we did this, but then one day, for no reason whatsoever, we suddenly stopped with this regular ritual. After a few days, Zeenie, a bit irritated and perturbed, asked if we were cross with her. When asked why, she stated the obvious "but you don't rub me anymore". But we hadn't even noticed that we had stopped, and in the months that preceded this, not one day did she say anything. But when we stopped, she protested endlessly and indefinitely, for a whole five minutes ! After we realized the positive impact that this pursuit had on our relationship, we decided to continue doing it, indefinitely. It is inexpensive to us, yet invaluable to her. It's a small thing to us, but it's a big deal to her.

While on this remarkable, unexpected and unprecedented experience of Realizations, we resolved to live with hope, not fear. We realized that the owner of hope is The CEO of the Universe. Conversely the owner of the fear is the prince of darkness.

He once held a lofty station in heaven. Azrael, as he was known back then, was Teacher to the Angels. Then one day, on the instruction of The CEO of the Universe, he refused to bow down to the father of Mankind - Adam because his ego got in the way.

In an instant, Azrael reversed the preceding centuries of good that he had done and was thrown out of Heaven. We therefore resolved then and there to constantly be connected to the CEO of the Universe. We furthermore resolved to stay away from the fool of darkness and have him stay away from us, as we chose not to have anything to do with the one who would be Hell's firewood.

To furthermore circumvent the impatience that we were grappling with, we resolved to take short breaks when we ran out of steam, which was particularly important to us, because we run hard, so we need to play hard too. We recognized that when we got tired, it didn't mean that we failed. On the contrary, being tired was simply our body's way of saying that we needed to rest and recharge. We discerned that sustainable change takes time, and Richard Nixon's timeless words corroborated this for us that, *all lasting change is incremental, based on unfolding traditions and developing institutions. Revolutionary upheavals may change how the world looks but seldom changes the way the world works. Lasting historical change comes not through tidal waves, but through the irresistible creeping tide.* 

At that point, we figured that our life was getting better through change and not chance. This was predicated on a defined strategy and not some arbitrary stuff. Ultimately, the benefactors would not only be us, but our progeny too.

We also thought that it a good idea to find someone that sees the best in us. Someone that could see things in us that we could not ordinarily see. So we searched and searched for such as person. We thought of close friends, Colleagues, and even Bosses. After reaching *analysis paralysis*, we realized that the answer lay right underneath our nose - Zeenie.

Since the beginning of our marriage, Zeenie has always been a rock and an anchor, and she made it a point to look out for the best in us.

As our mind wandered on the pristine Grotto beach, we thought of a common thing that most people said to us, that we are too hard on ourselves. Really ? But was not being hard on one's self the DNA, heartbeat and lifeblood of successful people ? People like us set lofty goals, are disciplined, focused, and are hard on ourselves, yet easy on others. We judge ourselves hard, and because we do that, we don't have the time to judge others. That had to be a good thing, we figured, not judging others. When others came short, instead of judging them, we found ways of analyzing what went wrong, and extracted valuable lessons on what we could do to avoid making the same mistakes. We also found that judging others often led to talking of people in a negative light, until one day Dad told us that back-biting is like consuming the flesh of another person. Yikes ! That really put us off. So we resolved to control our tongue, by either saying a good word or remaining silent.

As the bliss continued, we felt that notwithstanding our accolade of achievements, we were annoyed and angry as we felt that we had used our disability as an excuse to limit our beliefs, that caused us to miss opportunities.

Mediocrity, clothed in procrastination and exacerbated by complacency are the enemies of greatness, that collectively leads to the deprivation of the mercy of the CEO of the Universe. So, we resolved to expedite getting things done, so that when success knocked revealing opportunity, we were prepared to receive it, for success loves preparedness. We also resolved to leverage opportunities, and even if we didn't know how to do something, to accept the opportunity, and to learn how to do it later.

While on this trajectory, we thought of high school, and recalled an incident when we were sixteen years old. Uncle S gave us tapes to listen to, from as Australian guru, on Sales and Sales Leadership. Of the many things that the Sales Champion said, was *when a man says no once, it means no, but when a woman says no fourteen times, it could mean yes!* Funny as it appeared at the time, we thought that is was a bit chauvinistic. But an important realization came out of this. At the time, we were working in a middle office environment, and we figured that most, if not all, successful Entrepreneurs, are brilliant at Sales, so we needed to move back into a Sales role, quickly. Also, over the tenure of our middle office sojourn, we had become a little sensitive, so we figured that to get around this, we would need to adopt a "thick skin", and the only way to do this, was to go back to our core and passion, and that was sales, and quickly. So we did it.

Standing on that beach, we were startled when we turned to our watch and saw the little hand nudge closer to seven. We were even more surprised when we turned to take in the beauty and magnanimity of the aquatic wonderland that surrounded us, we searched the horizon, could not find a single person on the beach ! We also noticed that that it rained and didn't even notice. From the time the sun brought brightness to that wonderful day when it displayed it, to the moon that followed it when the night was covered, the Friday of Good Realizations had turned out to be the best day of 2013, for it inspired us with discernment and righteousness. Over the next five years, we often referred to the notes that came out of that cathartic and almost surreal day. It dawned upon us that The CEO of the Universe, in His infinite mercy, compassion and kindness, gave us the Friday of Good Realizations as a gift that was to become the framework and manual for the next decade.

Our dear friends, we encourage you to take a trip on your own. You'll be surprised at the realizations that you come up with. Each one of us is unique so we all have different consuetudes, biases and proclivities. To make the experience memorable, make it long, but not too long. Make it brief, but not too brief. In our case, we took four days off. Also, and if you can, fast on the preceding Monday and Thursday. This "detox" will help you think better, sharper and clearer. Stay clean. Furthermore, reduce all your thoughts to writing and keep it in a convenient place that you can refer to. Ideally, go on your own, and go during the quieter season when there are less crowds. Stretch your budget by staying at a posh hotel as this will make you feel good about yourself. Most importantly, have lots of fun !

In a nutshell, here are the breakthroughs we made while standing for almost seven hours on one of the most idyllic beaches in the world, without even noticing:

- 1 Take regular *breaks*. All the worlds successful people do this. For us, it also helped us to become more *comfortable* in our own skin and enjoy our own company. We also found that being on our own helps us overcome loneliness;
- 2 Sustainable *change* takes time. So be patient. But be <u>patiently</u> impatient;
- 3 Life gets better through change, not by chance. So have a strategy;
- 4 Live with hope, not fear, for hope is greater than fear;
- 5 Think of where you <u>can</u> be, not where you <u>are</u> now. We call Doctor *Doctor*, despite being a teenager. We call Chairman *Chairman* despite being only three years younger than Doctor. Why ? Because we treat them as who they can be, not just who they are. Do the same for yourself;
- 6 Use the law of <u>3</u> to build good habits, for good *habits* becomes part of a healthy<u>lifestyle</u>, and a lifestyle leads to a meaningful, *measurable*, significant and *sustainable* life;

- 7 All successful people *introspect*. Frequently. Instead of wasting energy judging others, we study what went wrong and learn from those experiences;
- 8 Don't backbite. Think of backbiting like *eating the flesh* of another;
- 9 Master of the art of *selling*. It is the core characteristic of every successful Entrepreneur.

From today on, I \_\_\_\_\_\_, resolve to do the following to help accelerate my journey from working class to world class:

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FURTHERMORE, I		, undertake to
take my Friday of	f Good Realizations by / / 20	My destination
is	for a period of days.	

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#### WITNESSED BY

NOTES

**GOALS RE-VISITED** 

Before proceeding to the next section and now that we have completed the Mind and Soul pillars of the Isaac Lakhi Mi2C Success Framework, we'd like you to revisit your goals and enumerate your Mind and Soul games. We'd also like to re-iterate the following:

- Remember to determine the category that you would like to play in: Working Class, Middle Class, Upper Class, or Elite;
- ✓ Take into the account the cycle that you will use to measure yourself: either March 1, September 1, or January 1;
- ✓ As you nail down the term, remember that short term is up to twelve months, intermediate term is up to five years, medium term is up to ten years, and long term is greater than ten years. We often over-estimate what we can achieve in one year but under-estimate what we can do in ten years;
- ✓ Diarise dates for date-specific goals, like baseball's World Series, the US Open at Pebble Beach Golf Links, and the 2026 FIFA World Cup;
- ✓ Be patient with yourself, but also patiently impatient. Let your imagination run wild and have lots of fun !

#### Cycle:

Mar, Sept, Jan

#### Category:

Working, Middle, Upper, Elite



## SHORT TERM





### INTERMEDIATE TERM



# EPILOGUE

Over the preceding pages, we have been on a beautiful journey of self-discovery. The fact that you are still reading this is definitive proof of your amazing, relentless and fervent desire to build the life of your dreams. The chances of getting to this point of graduation becomes infinitely smaller as the days go on. But **you** have not left it to chance. You on the other hand, have made a bold decision to make a concerted effort to change your life. For the guts, fortitude, and resilience that you have epitomized, we salute you as our hero.

Today is a celebration. A celebration of you. A celebration to mark the significant milestone that you have accomplished on this outstanding trajectory called life. Confucius said *the journey of a thousand miles begins with single step*. And here you are, having taken the bold step of taking ownership and Leadership of your life. Today is the day when you have turned your back on being mediocre. Today is the day when you say no more. No more to being banal. No more to average. No more to being mundane. No more to being part of someone else's plan. From this day, you will dig into the deepest recesses of your mind, leveraging the iron from your own ore, and the currency from your own mint, to become the diamond of the person that you are destined to be. That you **deserve** to be. Today is the day that you commit to living a full life. A wholesome life. An empowered life. A meaningful, measurable, significant and sustainable life. Because you only get one chance to live life. So today, you are making an oath to yourself that you will make the most of this profound and magnificent gift called life ! You are the master of your mind, and you are the captain of your life. So, take control.

As you venture out of your cocoon into the realm of the extraordinary; make an oath that you will cultivate and sow rich seeds in your mind. I am removing all the ugly weeds that is polluting my repository of greatness. From today, my mind will be like a beautifully manicured garden, a lush and fertile oasis that will be the catalyst in unleashing my true potential.

From today, I will treat my body with the respect that it deserves. I shall drink more water. I will sleep thirty minutes earlier. I will exercise more. I will take runs in the park. I will dance in the rain to the symphony of nature. I will search for the stars. I will be true to myself.

I will give my soul the nutrition that it so deeply deserves. Neither will I back-bite nor will I gossip. I will control what is between my legs and what is between my jaws. I will treat my wife with respect and kindness. I will love her, cherish her, and give her my attention, for as money is the currency of a Bank, love will be the currency of my relationships. I will hold my kids in my arms at least once a day. I will text my wife and kids and parents, daily, to tell them that I love them. I will send my wife a bouquet of flowers, on *my* birthday. I will be kind to my pets, I will do daily random acts of kindness. I will put a bowl of water in my garden for birds to drink. I will regularly go out in the light of day and in the thick of night to pack food for Orphans, to feed the hungry and to assist a stranded motorist. I will visit a hospital whenever I can and sit and comfort a sick patient who does not receive visitors. Should I be strong enough, I will donate blood every fifty six days. I will do these simple things, for I **am** a miracle. I am an inspiration. I will leverage the miracle and inspiration that I am and show mercy to others, for if I show mercy to others, The CEO of the Universe will show mercy to me, and I will be, and continue to be, sustainably successful.

I will be honest in my dealings. I will fulfil my promises. I will be the epitome of integrity and honor. I will leverage, and exploit the Eleven Rules of Money, so that I may become Rich. I am destined to be Rich. It is my birth right to be Rich. My DNA is underpinned by abundance. I will therefore accept no less. I will be, rich.

When I am tested, I will bear my tests with resilience, resolve and fortitude. The way the body's muscles are strengthened through exercise, I understand that likewise, my mind needs to be strengthened through tests. I realize that these tests are not meant to drown me, but to help me swim through the journey of life at greater depths and faster speeds. Instead of complaining about them, I will embrace them, and lovingly tackle them with a resolve to be better, enveloped in the understanding that I am loved, and because I am loved, I am being tested.

I will be like an Eagle, who soars above the clouds to avoid the rain. I will be **fearful** of the One up above, so that I may tread **fearlessly through as I** journey on Earth.

TO OUR BELOVED FAMILY OUT THERE: Make your life matter. We dare you to. Because you matter. You were born to be extraordinary. So be extraordinary ! You have it in you to be extraordinary. We believe in you.

This is *Isaac Lakhi* saying we love you !

#### SPECIAL OFFERS FOR Mi2C GRADUATES

PS If you'd like to attend a live Mi2C Workshop, live-streamed Mi2C Workshop or Mi2C Mentoring Series again, you're in for a whopping 30% treat ! To redeem this discount, simply quote REPEAT30 when making your booking. This voucher is valid for a period of 6 months following graduation.

PPS To claim your \$27 off *anything* in our Mi2C store, simply quote "21" when making your purchase. This voucher is valid for a period of 6 months following graduation.

PPPS To receive your bespoke graduation certificate, please drop us an e-mail with "CERTIFICATE" in the subject line at hello@IsaacLakhi.com.