

The 10 Keys to an Abundant Life

How to Stay in Abundance Daily

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Only through abundance can we overcome the Consumer Condition and usher in the Producer Revolution. The 10 Keys to Abundance are the fuel that runs the engine of abundance.

Introduction

This book is a “how-to” manual detailing how you can get into and stay in abundance on a daily and momentary basis.

We are constantly bombarded with evidence of scarcity, lack, and poverty from our family, friends and the media. We are led to believe that any economic win for us is a loss for someone else, and vice versa. We are taught that there is a finite resource pie from which we all draw, and that there is only so much to go around.

These types of teachings infiltrate our paradigm, or the way we view the world, and in turn, they manifest in our emotions and actions. We feel jealousy and envy toward others that we feel are more prosperous than us. We feel prideful and arrogant towards those that have less material things than us. Faith, doubt, and worry plague our thought processes and prevent us from focusing on ways to increase our productivity.

In short, living abundantly is a constant battle, and we must be ever vigilant if we are to win that battle perpetually. This is as it should be; it is the way of the universe to make and keep us strong, healthy, and in tune to natural laws. Without a struggle, without opposition, we become weak, impotent, apathetic, prideful, and selfish.

So how does a person win this battle every day of their life? They do it by learning and applying the 10 Keys to Abundance. The 10 Keys to Abundance are practical applications of philosophy. When it comes to abundance, there are certain things that we must *know*, and certain things that we must *do*. Garrett Gunderson and Garrett White detailed what we must know about abundance and why that is important in their book *The Money Tree* (available at www.freedomfasttrack.com). This book is primarily focused on what a person can actually do on a daily basis to apply that knowledge.

It has been said that knowledge is power. Unfortunately, this is not true. Knowledge is like net worth—it is only *potential* power, not actual, or realized power. The true statement is that *applied* knowledge is power. Anyone has potential at birth, but until that potential is realized through action it is worthless. Our goal is to help you learn how to practically apply the teachings of abundance so that you can win the daily battle with scarcity.

Please take a moment to familiarize yourself with the following 10 Keys to Abundance™ model, as it will be used throughout the book:

Internal Keys

1. Self-Reliance
2. Producer Paradigm
3. Live Correct Principles
4. Continuous Education
5. Association with Producers



**Open the Door
of Opportunity**



External Keys

1. Maximize Human Life
Value Insurance Coverage
2. Collateralize All Property
Value Investments
3. Fully Insure All Property
Value Investments
4. Velocity
5. Control Terms



**Secure & Protect
Opportunities**



**Open the Door
to Profit**

Chapter One

The Choice

Abundance and scarcity paradigms detailed. Humans have the ability to choose. The most important step towards prosperity is to understand and choose abundance.

“Destiny is not a matter of chance; but a matter of choice. It is not a thing to be waited for, it is a thing to be achieved.”

-William Jennings Bryan

The abundance paradigm is living with a sure knowledge that there are unlimited resources—material and otherwise—that can be shared and enjoyed through love, service, and cooperation. It is having an intimate connection with the nature of the universe that gives us power and light. It is the source of the creative power within us.

Those in abundance are happy, confident, peaceful, loving, and full of faith. Because they have no fear of loss, they are able to serve others with full assurance that they will benefit from that service. They understand that in the absence of deception or coercion every economic transaction is a win for every party involved.

Abundant people are wise stewards of their resources. They do not waste, neither do they hoard. They responsibly find the most productive uses of their resources to create the most value for as many people as possible.

The scarcity paradigm, on the other hand, leads to destruction, misery, fear, and pain. Those in scarcity believe—whether subconsciously or consciously—that there are limited amounts of resources in the world. Because of this belief, they face a constant dilemma: they think they must either choose

between selfishly taking as much stuff as possible for themselves, or giving in to the demands of others.

Life is always a win-lose proposition to those in the scarcity paradigm. They believe that any time they gain something, someone else loses, and vice versa. They resist service because they think it does nothing but take time, effort, and/or money away from them without giving them anything in return.

Those in scarcity are poor stewards of their resources. Because of their constant fear of loss, they accumulate and hoard, and as a result, they rarely use their resources productively to create value for others.

The Choice

Every moment of our lives comes with a choice that determines all of our results. This is the choice between scarcity and abundance.

The fundamental aspect of our nature that defines us as human beings is our ability to choose. It is critical to note that when we consistently choose scarcity, our ability to choose is diminished, while when we consistently choose abundance, our ability to choose is increased. This is so because scarcity leads to a victim mindset where we feel that we are not responsible for our results, and that we have no control over them. This lack of accountability permeates our minds so that we actually stop trying to create better lives for ourselves. Abundance leads to a hero mindset where we realize the truth that, "If it is to be, it is up to me." We understand the direct connection between choice and consequence, and we feel responsible for our results.

"People who are unable to motivate themselves must be content with mediocrity, no matter how impressive their other talents."
-Andrew Carnegie

The first and most important step towards prosperity is to be consciously aware of the choice between scarcity and abundance, and to choose abundance. Everything else flows from this critical, determinant choice.

Prosperity is always the result of consistently choosing abundance in the face of scarcity. No amount of earning, saving, investing, discipline, luck, or time can save a person who cannot conquer the scarcity mentality and embrace the abundance mentality.

So the question becomes, now that we know that abundance choices determine our success in every area of our lives, *how* do we practically and sustainably cultivate and maintain the abundance paradigm in our lives? Keep reading for the answer to that question.

Chapter 2

The Five Internal Keys to Abundance

What we choose in our inner world determines our external results. We enhance our inner world by developing our Human Life Value. The Five Internal Keys to Abundance outlined and explained. The Internal Keys open the door to opportunity.

“What lies behind us and what lies before us are small matters compared to what lies within us.”

-Ralph Waldo Emerson

People in the scarcity mindset do not even understand, let alone access the power that they have within themselves. They focus on everything external to themselves to find happiness and fulfillment, whether that be a new home or car, a job, a spouse, company benefits, etc. They fail to see the direct connection between their internal thoughts, paradigms, and choices and their external results.

In contrast, those in abundance know that everything they experience in their inner world is a direct result of what they have chosen to cultivate in their bodies, minds, and spirits. They understand the principle that all property value is derived from Human Life Value.

In *Killing Sacred Cows*, Garrett Gunderson and Stephen Palmer write that, “Human Life Value is everything that we are when we take away all of our material resources. It is our knowledge, our character and integrity, our ability to think creatively and uniquely, our relationships, our faith, our virtue—or the lack of each of these things. It is our knowledge and ability to shape materials and information in new ways that are valued and utilized by others and ourselves.

“Every material thing we enjoy today came from the utilization of individual Human Life Value. The materials in our homes already existed in the earth, but until Human Life Value was applied to the natural resources, that matter was nothing but *potential* value. When Human Life Value and human ingenuity are applied to material things, these things are shaped and manipulated into useful tools and products for human use. The genesis of all tools and products is the human mind—every product you can name began as a thought in someone’s mind.

“What do you bring to the world? What is your unique combination of talents, abilities, education and perspective? This is your Human Life Value. We become productive and access our potential by utilizing our Human Life Value in the service of others.”

Once we understand Human Life Value, we are ready to learn and apply the Five Internal Keys to Abundance™. These five keys must be utilized on a daily basis to constantly overcome the temptations of scarcity, irresponsibility, and victimhood. Focusing on and using these keys before anything else opens doors of opportunity, which must then be secured and protected by the Five External Keys to Abundance™ (see Chapter 3).

The Five Internal Keys to Abundance™ are:

1. Self-reliance
2. Producer paradigm
3. Understand and live correct principles
4. Continuous education
5. Association with other Producers

Self-Reliance

Self-reliance, while a simple concept, is often difficult to practice. By self-reliance we mean the internal choice to accept personal responsibility for everything that happens in one’s life without using excuses or placing blame. People who lack self-reliance are dependent; self-reliant people are independent internally and interdependent externally.

“There is a time in every man’s education when he arrives at the conviction that envy is ignorance; that imitation is suicide; that he must take himself for better, for worse, as his portion; that though the wide universe is full of good, no kernel of nourishing corn can come to him but through his toil bestowed on that plot of ground which is given to him to till.”

-Ralph Waldo Emerson in *Self-Reliance*

Self-reliance is not to be confused with self-sufficiency. Self-sufficiency is the scarcity-minded counterfeit of self-reliance. It comes from people mistrusting others and leads to disunity. It is the “do-it-yourself” attitude that rejects synergizing with the Human Life Value of others.

Self-reliant people are, of necessity, brave. It takes courage to stop placing blame in any situation and to turn inward and be painfully honest with ourselves. It is so tempting and easy to find excuses for why things did not turn out the way we wanted them to. Placing blame on others and on circumstances is the customary, habitual route of most people; self-reliant people make the tough choice to focus primarily on what they can change about themselves.

In his popular song “Waiting on the World to Change,” musician John Mayer perfectly expresses the antithesis of self-reliance. Consider this abbreviated version of the song:

Me and all my friends
We're all misunderstood
They say we stand for nothing and
There's no way we ever could

Now we see everything that's going wrong
With the world and those who lead it
We just feel like we don't have the means
To rise above and beat it

So we keep waiting
Waiting on the world to change

It's hard to beat the system
When we're standing at a distance
So we keep waiting
Waiting on the world to change

And when you trust your television
What you get is what you got
Cause when they own the information, oh
They can bend it all they want

That's why we're waiting
Waiting on the world to change

It's not that we don't care,
We just know that the fight ain't fair
So we keep on waiting
Waiting on the world to change

In contrast to this attitude of futility and lack of self-reliance, the statesman Gandhi said, "Be the change you wish to see in the world." Self-reliant people understand that the world can only change in proportion to how much and how well they change as individuals. Thus, self-reliant people feel empowered and passionate, while irresponsible people feel out of control and apathetic. Self-reliance is what allows us to transcend the crippling disease of self-deception and enter the peaceful world of personal responsibility and accountability.

"He that waits upon fortune is never sure of a dinner."
-Benjamin Franklin

Stephen R. Covey teaches self-reliance in his book *The 8th Habit*. He writes, "How easy it is for people to think and feel, 'I'm a victim; I've tried everything; there's nothing more I can do; I'm stuck.' They're frustrated and miserable but don't see any other option. My response to their question usually shocks them a little. I can see by their widening eyes that some are even offended to begin with. This is what I say: 'Any time you think the problem is out there, that very thought is the problem.'"

The first key to living an abundant life is to choose self-reliance in any given moment. Only through self-reliance will you find power and hope, and experience real and lasting change. Stop wanting the world to change and start changing and improving yourself; that is the one thing that you have ultimate control over.

Producer Paradigm

There are two mindsets for every individual to choose between that determine their happiness and success, or lack thereof. These are the Consumer mindset and the Producer mindset, or the Consumer Condition versus the Producer Paradigm.

In the Consumer Condition, people believe that money and material wealth should be their ultimate ambition. This is so because they believe that

material things have intrinsic value. Furthermore, the Consumer Condition is fundamentally based on scarcity, or the belief that resources are limited, that the demand for wealth and opportunity far outweigh the supply, and the world is a stage for a zero-sum game of accumulation. In a zero-sum game, anything that another wins is no longer available to all others playing the game. Further, these winnings are not replaced or transformed into anything of equivalent or greater value that remains in the game available to other players. In scarcity, ownership by another means the loss of opportunity for self. Consumers, then, view other people as competition for wealth and personal opportunity. They use people to obtain more money and material possessions.

Because of their belief in scarcity, Consumers tend to hoard and accumulate wealth. They buy into and promote the myths of wealth creation based in the accumulation theory. These myths include such false ideas as: the way to become wealthy is to save for 20 years or longer, net worth is the best indicator of wealth, financial security can be found outside of the individual, it takes money to make money, and in order to enjoy higher returns a person must be willing to take greater risks.

Consumers believe in a false notion of ownership—the belief that their material and human resources belong to themselves and that they can do anything they want with them. Their selfishness overrides their sense of responsibility and stewardship.

Consumers also believe that their opportunities, choices, success and prosperity are restricted to external circumstances beyond their control. Consumers believe that they are victims—victims of their circumstance, their environment, the economy, employers, parents, spouses, children, health, genetics, race, religion, citizenship, the country they were born in, and anything else imaginable. They are constantly on the lookout to find something or someone to blame when they do not get what they want. They persistently petition the government to provide them with benefits that they should be providing for themselves.

In short, the Consumer Condition is characterized by scarcity, win-lose (or lose-win) relationships, fear of loss, victimhood, selfishness, dependence, ownership (versus stewardship), accumulation, gambling, consumption, destruction, luck and entitlement.

In contrast to the Consumer mindset, the mindset of a Producer is that a person's ultimate ambition should be to attain happiness for him or herself and others through dedicated, principle-based service. Producers understand that people—not material things—have intrinsic value and this is reflected in

how they treat others. Producers do not feel the need to engage in cutthroat competition because they know that there is and always will be an abundance of opportunity and prosperity for everyone, and that the supply of these far outweighs all demand. They view other people as valuable assets and know that they achieve prosperity through service to others.

“The noblest aim in life is to strive to live to make other lives better and happier.”

-Neal A. Maxwell

Producers do not accumulate wealth; they utilize it. Their overriding thought is, “How can I be as productive as possible with all of my resources in the present moment?” Producers think and act like financial institutions when it comes to their personal finances. Their goal is not accumulation, but rather, velocity and utilization—in short, they think exactly opposite of Consumers when it comes to money. Furthermore, Producers never gamble; they always seek to mitigate their risk to near zero through the wise and proper use of all available resources and knowledge.

Producers practice stewardship, as opposed to ownership. An owner thinks, “It is mine and I will do with it as I please;” a steward thinks, “It is God’s and I have a responsibility to be as productive with this resource as possible in order to account to Him on the fulfillment of my stewardship.” Producers understand that, in terms of material things, they came into this life with nothing, they will leave with nothing, and everything they enjoy in between is a gift from God to be used wisely in the service of others. Owners run the risk of hoarding and suffer from the fear of loss. Stewards let resources flow through them and enjoy true abundance. When stewards are blessed with any resource they either use it productively, or, if they cannot find a productive use for it, they exchange it with someone who will.

As contrasted to the victim mentality of Consumers, Producers choose to be heroes despite anything that happens to them. They understand that happiness and prosperity are internal choices, and are therefore achievable regardless of circumstance. Viktor Frankl, a famous psychiatrist and survivor of a Nazi concentration camp, expressed the Producer mindset well when he wrote in *Man’s Search For Meaning*, “The last of the human freedoms is to choose one’s attitude in any given set of circumstances.” Producers transcend trials and use them as stepping-stones to become better, stronger, more resilient and more able to serve others.

“Liberty means responsibility. That is why most men dread it.”

-George Bernard Shaw

The Producer Paradigm is characterized by abundance, win-win relationships and transactions, faith in principles, heroism, enlightened self-interest, self-reliance, stewardship (versus ownership), utilization, risk mitigation, production, creation, accountability and value creation.

Being consciously aware of these two paradigms and our ability to choose between them helps us immensely to cultivate and sustain the Producer Paradigm in our individual lives. It helps us to rid ourselves of manifestations of the Consumer Condition in our thinking and habits, and to choose to be a Producer in the way that we think, speak and act. Whether our choice is conscious or not, it is certain that our happiness and prosperity are determined by us as individuals and our choice between the Consumer Condition and the Producer Paradigm. Choose to be a Producer in your own life, and this choice will ultimately be reflected in society as a whole.

Five Tracks of Wealth™

To help you achieve this, we have created the Five Tracks of Wealth™ Membership (www.fivetracksofwealth.com), a system designed to create the most favorable conditions for you to live a life that you love. It is also a support structure, a mindset, a philosophy and more. But at the most basic level, the Five Tracks of Wealth™ is an individualized daily routine consisting of “ten minutes of transformation” in every major track of life including the financial realm, the spiritual realm, the mental realm, the physical realm, and the social realm.

The Five Tracks of Wealth™ is a commitment of at least ten minutes of your day towards each of those important areas of life, with the first ten minutes of the hour focused solely on gratitude. These 60 minutes a day equals the power hour of the Five Tracks of Wealth™.

The philosophy behind the Five Tracks of Wealth™ is that all aspects of our lives—financial, spiritual, mental, physical, and social—should complement and enhance each other. When you are physically healthy, for example, you will have more clarity in the mental realm as well. You will also have more possibility in the financial realm because of the increased energy that you have and so on. Each track affects the other. We can experience a positive, synergistic effect when they are all working in harmony, but if one or more tracks goes ignored for too long, it can create a domino effect or downward spiral, which can drag down the other areas of our life. Conversely, as we begin to pay more attention to a particular track, it tends to have an overlapping positive effect in other areas.

The Producer Power Hour™ integrates all the main tracks of life in daily, practical ways, and becomes an invaluable resource in discovering and living one's Soul Purpose. It is one thing to want to be working towards and maintain a productive, joyful and balanced life, but actually doing so is where many of us can become discouraged. Fortunately, the Five Tracks of Wealth™ system is a simple, motivating and effective system towards becoming more aligned with our own Soul Purpose. As Garrett Gunderson explains, the power hour “gets you access to the power that you already have within, but you now know how to practically express it and live it.”

“You cannot teach a man anything; you can only help him find it within himself.”

-Galileo Galilei

Everyone experiences moments of inspiration and insight at times during their life. But with the Five Tracks of Wealth™, those moments become more frequent and more powerful. You may get to the same point eventually, but utilizing the Five Tracks of Wealth™ system can be compared to taking a jet plane rather than having to walk towards your ideal life. It allows you to more quickly and effectively unlock your inner genius. You may think you do not have an hour a day to spare, but once you begin the system you will find that you have increased energy and clarity in your life, which in turn allows you to accomplish more in a much shorter period of time.

The Five Tracks of Wealth™ membership is all about having the right vehicles to help you progress. The membership includes all the support, information, materials, and inspiration necessary to create the transformations and possibilities you would like to see in your life. You will be given phenomenal, practical guides on a quarterly, monthly, weekly and daily basis to help you more fully live and understand your Soul Purpose while experiencing greater joy and abundance in every aspect of your life. This elegantly simple and enjoyable curriculum will help you see who you truly are while giving you the tools to enrich your life and being.

For more information, testimonials, and to sign up for the Five Tracks of Wealth™ Membership, visit www.fivetracksofwealth.com today.

Understand & Live Correct Principles

Principles are enduring truths and natural laws that govern the universe and all of human activity and results. They are timeless, universal, never changing, and the same in every context.

In *The 7 Habits of Highly Effective People*, Stephen Covey explains principles well. He writes, “Principles are like lighthouses. They are natural laws that cannot be broken...While individuals may look at their own lives and interactions in terms of paradigms or maps emerging out of their experience and conditioning, these maps are not the territory. They are a ‘subjective reality,’ only an attempt to describe the territory.

“The ‘objective reality,’ or the territory itself, is composed of ‘lighthouse’ principles that govern human growth and happiness—natural laws that are woven into the fabric of every civilized society throughout history and comprise the roots of every family and institution that has endured and prospered. The degree to which our mental maps accurately describe the territory does not alter its existence.”

“Always vote for principle, though you may vote alone, and you may cherish the sweet reflection that your vote is never lost.”

-John Quincy Adams

Although there are numerous economic principles, in this book we will focus on five in particular, which are:

- People have intrinsic value; material things have none
- Property value is derived from Human Life Value
- Value follows value
- Wealth is created through unequal exchange
- The evidence of value creation is profit

Understanding and living these five principles alone will propel you to greater prosperity than you have ever experienced before.

People Have Intrinsic Value; Material Things Have None

Consumers think that material things are assets, and so they use people to get more material things, hoarding once they get them. Producers know that people are the only true assets, and they use material things to serve people. For example, Consumers who own rental homes think that the home is the asset, and they are always worried that the tenant—who they think is the liability—is going to ruin their precious asset.

Understanding this principle helps us to serve people better and more deeply. It helps us to see that every dollar we have or hope to have comes from another person. Therefore, the only way to increase our prosperity according to principle is to serve more people and to realize that intrinsic value is in people, not material things.

Property Value is Derived From Human Life Value

Human Life Value represents the innate abilities within each human being. It is an individual's intrinsic ability to build relationships, personality, character, talent, skill, knowledge, training, drive, will power, work ethic, ability to articulate, ability to think creatively, etc. A material object has value only in relation to the Human Life Value that created it and the Human Life Value that did or will use it. Therefore, if a person desires to be wealthy, they can begin an inventory of their Human Life Value and then use it to produce value and make a difference in the world.

Cell phones and computers were just dirt and metal until people applied their Human Life Value to them. Natural resources have only as much utility as people determine; they only have value as they are used to fulfill people's wants.

Understanding this principle helps us to see that if we do not have as much material prosperity as we desire, we must focus on increasing our Human Life Value. Our material, physical circumstances are a direct reflection of our Human Life Value; the better our Human Life Value, the more resources we have access to. For example, one person can acquire a real estate property and have a negative cash flow, while another person with greater Human Life Value (at least as concerns real estate) could turn the same property into a high positive cash flow. The property did not change, but the difference in cash flow reflected the respective Human Life Value of the two people involved.

Value Follows Value

The seeming paradox of prosperity is that if we want to receive dollars (or any other form of value), the principled, effective way to receive is to stop thinking of the value we want, and instead, start providing value for other people in the way that they want it. The more we serve others, the more service we receive in return. If we don't have as many dollars in our life as we would like to have, it means that we're not providing enough value for others. The prosperity in our lives is a direct reflection of the prosperity that we bring into the lives of others.

The way to get is through giving. As Steve D'Annunzio often says, "In a world of cause and effect, money is an effect, and value is the cause." Our financial lives are like a fruit tree. In the Consumer Condition, people that have rotten roots go around complaining about their lack of fruit, or that their fruit is bitter, while they ignore their roots. If we want the fruits of prosperity, we must focus on the roots—our Human Life Value and our ability to create value for others.

Wealth is Created Through Unequal Exchange

We only make exchanges when we value what we are receiving *more* than we value what we are giving away. Economics is the science of the efficient allocation of resources. Through free exchange, all resources—material and otherwise—end up in the hands of those who value them the most, and those who value them the most will generally put them to the best use. The more exchanges that are made, the wealthier everyone becomes, because value is velocitized.

This principle is explained in *Killing Sacred Cows*, which says, “If I have a book and you have \$10, and we mutually decide to exchange my book for your \$10, what were the book and the \$10 worth to you? What were the book and the \$10 worth to me? Most people answer that the book was worth \$10 to both you and me. This is exactly wrong. *We only give up something in an exchange when we value what we’re receiving more than we value what we’re giving up.* Hence, there is no way to quantify an exact amount that the book or the \$10 was worth to you or me. All we can conclusively say is that to you, the book was worth *more* than \$10 and the \$10 was worth *less* than the book; to me the book was worth *less* than \$10 and the \$10 was worth *more* than the book. We both walk away wealthier than before we made the transaction because we both have something that is worth more to us than before.

“We only exchange when others have something that we value more than what we currently have. We never trade like value for like value because we have no incentive to trade like for like. We trade what we have for what we actually want more.

“In a free market, the final sales price of any object is always an amount that the seller and the buyer both disagree that the object is worth. Therefore, exchange can only occur in an atmosphere of disagreement.”

This principle alone, when properly understood, overcomes the fallacy of scarcity. Because value is in people, not in things, even if it is true that material resources are finite, people can exchange the same finite material over and over again to create unlimited wealth. Every time we make a productive exchange, we are wealthier. Thus, according to this principle, everyone can be wealthy even if there is a finite resource “pie” from which we all share.

The Evidence of Value Creation is Profit

Consumers live in a world of scarcity, where every transaction is, by default, win-lose. If there are finite resources, you can only become wealthier at the expense of someone else. Producers understand that every transaction must

be win-win for it to be a principled exchange. All win-lose transactions—without exception—are a violation of principle. Unless all parties involved get out of the transaction more than what they gave up (according to their individual perceptions), principle has been violated. We can validate if any transaction was executed in accordance with principles if everyone involved receives a profit.

One thing to realize with this principle is that it is the responsibility of each individual to ensure that their transactions are a win for them. We can do everything in our power to find out and meet the needs of other people, but we can never have ultimate responsibility for their value determinations. Therefore, as we engage in economic exchanges, we must make sure that we are profiting. This is not and must not be a form of selfishness, but rather, a form of responsibility.

Consumers are self-proclaimed martyrs who claim that they would be wealthy if they were not so “nice.” They make exchanges that are a loss to them in order to maintain their martyr status; they want to make sure that others know what “good” people they are. But this is selfishness and irresponsibility, plain and simple. There is nothing virtuous or enlightened about priding oneself on how much they lose so that others can gain. In fact, it is a violation of principle if any exchange results in a net loss for any one of the parties involved.

Understanding and applying these five key principles will dramatically increase your ability to create value for others and to prosper. Living according to principle gives you certainty that techniques and products cannot provide alone.

Continuous Education

Education is not—or at least should not be—something that we only do in our younger years before we get into a job or career, whereupon it stops. Education for Producers is a lifelong process that takes consistency and persistency. Continuous education is achieved through four ways: 1) reading classics, 2) engaging with mentors, 3) field experience, and 4) attending educational seminars. A Producer should take advantage of all four of these as often as possible.

“If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest.”

-Benjamin Franklin

Reading Classics

The simple definition of a classic is a book worth reading over and over again, something that we learn something new and deeper from every time we read it. Classics do not necessarily have to be old, as some might think. For example, we consider the contemporary book *Rich Dad, Poor Dad* to be a financial classic, or Stephen R. Covey's book *The 7 Habits of Highly Effective People* to be a classic in time management and personal relations.

Classics are more than just good, or entertaining, or worthwhile books; they are books that bring out the best in us and inspire us to greatness. According to Dr. Oliver DeMille, founder and president of George Wythe College (www.gwc.edu) and world-renowned educational expert, classics are important for six main reasons: 1) classics teach us human nature, 2) they bring us face-to-face with greatness, 3) they take us to the last critical frontier to be conquered, which is the frontier within ourselves, 4) they force us to think, 5) they connect us to stories, and 6) because our canon becomes our plot.

In his landmark book, *A Thomas Jefferson Education*, Dr. DeMille writes,

Classics allow us to experience, in an intimate way, the greatest mistakes and successful choices of human history. If we learn from these mistakes and successes, we will make fewer mistakes and have more successes...The purpose of studying [classics] is to become better. As we read we experience despair, heartache, tragedy—and we learn to recognize what causes them and avoid it or cope with it in our own lives. As we study the characters, real or fictional, in the classics, we are inspired by greatness, which is the first step to becoming great ourselves...

Human beings need a frontier in order to progress. Fortunately, we do have one frontier left, and it is in fact the hardest one. It is the frontier within. In all of history, this frontier has not been fully conquered. The most challenging struggles of life are internal—and the classics can help. The classics deal with the real questions of life, our deepest concerns: joy, pain, fear, love, hate, courage, anger, death, faith, and others. These issues are reality; they are eternal and more lasting than jobs, careers, school, or material things...

At first reading the classics can be a chore, an assignment. If we persist, it eventually becomes a leisure and even entertainment.

Then one day...something clicks; all the exposure to greatness reaches critical mass, and you, the reader, awaken. Your exposure to greatness changes you: your ideas are bigger, your dreams wilder, your plans more challenging, your faith more powerful. The classics can be hard work, and that is exactly what is needed to learn to think. Thinking is hard; deep thinking is not entertaining or easy. Thinking is like exercise, it requires consistency and rigor...

The classics are the ark, the preserver, of stories which unite the cultures and the generations. We all have a personal canon, a set of stories which we hang onto and believe in and base our lives around; and great classics are the best canon. A canon is the set of books we consider to be the standard of truth. Since the purpose of reading, of gaining education, is to become good, our most important task is to choose the right books. Our personal set of stories, our canon, shapes our lives.

Studying classics is an integral part of continuous education. We are a product of our choices, and our choices are determined by what we put in our minds. Classics help us to shape our lives toward greatness.

“If a nation expects to be ignorant and free...it expects what never was and never will be.”

-Thomas Jefferson

Here is a list of classics that we highly recommend. Many of these titles are available for purchase at www.freedomfasttrack.com.

- *The Art of the Start* by Guy Kawasaki
- *A Thomas Jefferson Education* by Oliver Van DeMille
- *Autobiography of Benjamin Franklin*
- *Basic Economics* by Thomas Sowell
- *Before You Quit Your Job* by Robert Kiyosaki
- *Burn Your Business Plan* by David Gumpert
- *Cash Flow Quadrant* by Robert Kiyosaki
- *The E-Myth Revisited* by Michael Gerber
- *The Five Thousand Year Leap* by Cleon Skousen
- *The Jackrabbit Factor* by Leslie Householder
- *Jonathan Livingstone Seagull* by Richard Bach
- *The Law* by Frederic Bastiat
- *The Mainspring of Human Progress* by H.G. Weaver
- *Positive Imaging* by Norman Vincent Peale
- *The Power of Impossible Thinking* by Wind, Crook, and Gunther

- *Rich Dad's Guide to Investing* by Robert Kiyosaki
- *The Richest Man in Babylon* by George S. Clason
- *The Richest Man Who Ever Lived* by Steven K. Scott
- *Spiritual Economics* by Eric Butterworth
- *Think & Grow Rich* by Napoleon Hill
- *Thou Shall Prosper* by Rabbi Daniel Lapin
- *True Prosperity* by Yehuda Berg
- *Up From Slavery* by Booker T. Washington
- *What is Seen & What is Not Seen* by Frederic Bastiat
- *Who Moved My Cheese* by Spencer Johnson
- *The Wisdom of Adam Smith* edited by Haggarty & Rogge
- *The 8th Habit* by Stephen R. Covey

Commit to reading one classic a month, and we guarantee that your life will be significantly different and better quickly.

Mentors

Mentors are people who have been where we want to go, who have a vantage point that allows them to see things we are unable to see. They help us to see and correct blind spots, they give us practical advice on how we can improve, they guide us to results that we would not be able to achieve without them. They can be experts in one particular field of study, or they can be wise individuals whose insight we value on a variety of subjects. Mentors can also be lifelong or temporary, depending on their usefulness as regards our particular Soul Purpose, or mission.

“For learning requires a mentor...to lead and teach, guide and instruct...showing their charges how to learn, stepping back when the pupil begins to see and to understand on his own.”

-L. Cowan

We can have either formal or informal relationships with mentors. A formal mentor relationship is one in which you approach an individual who agrees to mentor you for an exchange. This type of a relationship would include consistent contact, regular assignments from the mentor, and follow up for accountability. An informal mentor relationship can be derived from anyone whose insight we value, whether it is from a book, a seminar, or other media source. For example, many people consider such great people as George Washington and Gandhi to be mentors, because they read their words and follow their advice.

Producers should have a wide and ever-increasing number of informal mentors. We should always be on the lookout for people from whom we can learn and who have advice that is right for us to follow. However, we strongly

recommend that every Producer have at least one formal mentor at any given point in their life, and ideally a mentor for every major area of their life.

Whatever your situation, whatever your goals, find and secure the right mentor for you and follow their advice religiously. Once located, the best way to secure a mentor is to research and learn about what they value, and then offer value to them on their terms in exchange for mentoring you. Seek first to meet their needs, and they will be more inclined to want to spend time and effort with you.

There are also many people who offer their Human Life Value as life coaches. Garrett Gunderson, Steve D'Annunzio, Garrett White, Derrick Van Ness, Woody Woodward, and others are amazing people within our network who offer mentoring as a service.

Field Experience

In *Rich Dad, Poor Dad*, Robert Kiyosaki tells the story of his mentoring experience with his “Rich Dad,” who was his best friends’ father. The very first lesson Robert learned from him was, “The rich don’t work for money.” The rich, Robert learned, made money work for them. But how do they learn how to do this? By following Rich Dad’s lesson number six, which is, “Work to learn—don’t work for money.”

Kiyosaki writes:

In school and in the workplace, the popular opinion is the idea of ‘specialization.’ That is, in order to make more money or get promoted, you need to ‘specialize.’ My educated dad believed in the same dogma. That is why he was thrilled when he eventually achieved his doctorate. He often admitted that schools reward people who study more and more about less and less. Rich dad encouraged me to do exactly the opposite. ‘You want to know a little about a lot’ was his suggestion. That is why for years I worked in different areas of his companies. For a while, I worked in his accounting department. Although I would probably never have been an accountant, he wanted me to learn via ‘osmosis.’ Rich dad knew I would pick up ‘jargon’ and a sense of what is important and what is not. I also worked as a busy boy and construction worker, as well as in sales, reservations and marketing. He was ‘grooming’ Mike and me. That is why he insisted we sit in on the meetings with his bankers, lawyers, accountants, and brokers. He wanted us to know a little about every aspect of his empire.

This is what we mean by field experience: working to learn, rather than to earn money, in a variety of positions relating to your Soul Purpose. Another way to say field experience is internships. Through field experience, we learn the practical, real-life application of knowledge gained through books, mentoring, and seminars. We get exposed to a variety of positions, methodologies, personalities, strategies, and techniques. We learn what works for us and what does not, what we are attracted to and what we are not.

Always be looking for and engage in field experiences that will give you valuable knowledge and experience that can be leveraged into the fulfillment of your Soul Purpose. It might be real estate investing, accounting classes at a community college, temporary sales jobs, joining a network marketing company, etc. You are the expert on your Soul Purpose and you will find what fits best for you.

Seminars

Seminars are valuable ways for you to get in a short time what took the presenter years to learn. Good seminars by world-class speakers condense the most valuable information that they have gleaned through years of trial and error. Seminars introduce us to valuable people, ideas, tools, and resources for accomplishing our goals. They also provide excellent platforms for networking with other like-minded individuals.

We created the Curriculum For Wealth™ series of seminars as a way to encapsulate tons of knowledge and information in a predictable, user-friendly, and powerful format. It represents the most valuable knowledge about macroeconomics, the Producer Paradigm, the utilization theory of wealth creation, Human Life Value and property value protection, and other critical topics. Garrett Gunderson holds one Curriculum For Wealth symposium per month. For more information and to register for a seminar, visit www.freedomfasttrack.com and click on events.

Other valuable seminars that we are aware of and recommend include seminars from the Prosperity Paradigm™ (www.theprosperityparadigm.com), Stephen R. Covey (www.franklincovey.com), The Investor's Paradigm (www.investorsparadigm.com), and The Arbinger Institute (www.arbinger.com).

Continuous education is one of the most valuable internal keys to an abundant life and is achieved through reading classics, engaging with mentors, field experience, and attending educational seminars.

Association With Other Producers

The fifth and final internal key to abundance is associating with other producers. It has been said that a person can judge who we will become by seeing the books we read and the people with whom we associate. The people we surround ourselves with and spend the most time with on a daily basis have an incalculable effect on how we view the world, the actions we take, and the goals we pursue.

Steve D'Annunzio and others teach the concept of “strong-force attractors” versus “weak-force attractors.” Strong-force attractors are people, thoughts, ideas, books, music, and anything else entering our sensory perceptions that give us more energy and strength, uplift and inspire us, bring us closer to God, and bring us closer to fulfilling our Soul Purpose. Weak-force attractors are obviously things that drain our energy, degrade and weaken us, take us further away from God and our Soul Purpose.

“Associate with men of good quality, if you esteem your own reputation; for it is better to be alone than in bad company.”

-George Washington

If we want to achieve our Soul Purpose, it is absolutely essential that the people we spend the most time with are strong-force attractors. No matter how strong we think we are, exposing ourselves to weak-force attractors consistently will always lead to personal degeneration. Associating with Producers helps us to govern our thoughts and mindset, avoid scarcity thinking and habits, cultivate and maintain an abundance paradigm, and give us tools and resources as we network and synergize.

This association can be achieved formally through mastermind groups, trade organizations, business networks, or regular forums. It can also be achieved informally through relationships, family and community events, and business meetings. Our recommendation is that every Producer should be a part of some type of a formal mastermind group that meets consistently and for a common and clearly defined purpose.

In his classic *The Master-Key to Riches*, Napoleon Hill defines the “mastermind” principle. He writes, “[A master mind is] an alliance of two or more minds blended in a spirit of perfect harmony and cooperating for the attainment of a definite purpose.” Hill stresses that, “The Master Mind principle is the basis of all great achievements, the foundation stone of major importance in all human progress, whether it be individual progress or collective progress.”

Hill continues by quoting Andrew Carnegie who said, “One’s major purpose must be backed up and followed through by continuous effort, *the most important part of which consists in the sort of relationship one maintains with others*. With this truth well established in one’s mind it will not be difficult for one to understand how necessary it is to be careful in one’s choice of associates, especially those with whom one maintains close personal contact in connection with his occupation.”

Benjamin Franklin understood and lived the mastermind principle well. From the website www.juntosociety.com we learn, “In 1727, Benjamin Franklin convinced 12 of his friends to form a club dedicated to mutual improvement. Meeting one night a week, these young men discussed the topics of the day. The group lasted for 40 years and eventually became the nucleus of the American Philosophical Society.

“Junto...was a private forum for discussion and as a surreptitious instrument for leading public opinion. One of the functions of the group was to brainstorm publicly beneficial ideas. Franklin described the Junto this way in his *Autobiography*:

‘I should have mentioned before, that, in the autumn of the preceding year, [1727] I had formed most of my ingenious acquaintance into a club of mutual improvement, which we called the JUNTO; we met on Friday evenings. The rules that I drew up required that every member, in his turn, should produce one or more queries on any point of Morals, Politics, or Natural Philosophy [physics], to be discuss’d by the company; and once in three months produce and read an essay of his own writing, on any subject he pleased. Our debates were to be under the direction of a president, and to be conducted in the sincere spirit of inquiry after truth, without fondness for dispute or desire of victory; and to prevent warmth, all expressions of positive opinions, or direct contradiction, were after some time made contraband, and prohibited under small pecuniary penalties.’

“The results of the original Junto are still evident today as an integral part of American society. The Junto gave us our first library, volunteer fire departments, the first public hospital, police departments, paved streets and the University of Pennsylvania. They recommended books, shopkeepers, and friends to each other. They fostered self-improvement through discussions on topics related to philosophy, morals, economics, and politics.”

In whatever form that works best for you, find a way to associate consistently with other like-minded Producers. This will be one of the greatest ingredients of your success and prosperity. As we mentioned before, we highly recommend that you either form or find an existing mastermind group with

which to associate on a regular and clearly defined basis. One organization that we are aware of that facilitates local community mastermind groups is The Cause of Liberty™, founded by our friend Stephen Palmer. For more information visit www.causeofliberty.org.

The Keys to Opportunity

The Five Internal Keys to Abundance open the door of opportunity. Being self-reliant, cultivating the Producer Paradigm, living correct economic principles, constantly educating oneself, and associating with other Producers cannot help but lead a person to increasing their ability to create value in the world. Living according to the natural laws of the universe always, without exception, brings increased blessings.

The universe does not play favorites, and it does not smile upon certain individuals to the exclusion of others. The universe is governed by natural laws that can be either applied or broken by anyone, to either their benefit or their destruction.

As Steve D’Annunzio writes in *The Prosperity Paradigm*, “The principles of the prosperity paradigm operate according to a very precise set of observable natural laws. The ancient Greeks saw this, and in 600 BC named the study of these laws *physis*, meaning “natural philosophy.” They were aware that there was an underlying natural order to all of life that was put there by an infinite intelligence. This is the root of the word *physics*, which is the scientific study of the truth of the natural essence of life *as it is*. Regardless of their given area of expertise, all successful people know of—and work in harmony with—these natural laws.”

The fundamental nature of the Five Internal Keys is to help us to focus less on our wants and desires and to focus more on fulfilling the desires of others. It is to increase our ability to produce, or in other words, create value in the world. The more we seek opportunities to serve, the more they manifest themselves. And the more we take advantage of these manifested opportunities, the more value we receive in return.

This process is what Garrett Gunderson and Steve D’Annunzio call The Law of Vibration and Attraction. This law states that, “Human beings constantly emanate energy via thoughts, words, and actions, and whatever energy one vibrates, they instantly attract people and events in harmony with that dominant vibration.”

All of the great spiritual teachers have spoken of this law. The Apostle Paul said of the law, in Galatians chapter six verses 7 through 10 of the Bible, “Be

not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting. And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men..." he shall also reap. He who sows things of the flesh, from the flesh shall reap corruption, he who sows things of the spirit, from the spirit shall reap life everlasting."

In the Dhammapada, Buddha said, "For every event that occurs, there will follow another event whose existence was caused by the first, and this second event will be pleasant or unpleasant according to whether its cause was skillful or unskillful."

In the Bhagavad Gita, Krishna said, "From the mode of truth and goodness comes success, from the mode of selfish desire comes grief, and from the mode of ignorance comes madness and failure."

Conclusion

Abundance is more than an external, natural reality; it is an internal choice. Once we understand that choosing abundance determines all other results, we must strive to stay in abundance at all times. This is achieved by living The Five Internal Keys to Abundance™. They are self-reliance, cultivating the producer paradigm, understanding and living correct principles, continuous education, and associating with other Producers.

We cannot stress enough that these internal keys are infinitely more important than the external keys. A person who uses the external keys and not the internal keys is like building a castle to protect its inhabitants from marauding bandits and having everyone inside die of the plague.

However, once the five internal keys are understood and applied consistently, then the Producer must learn and apply the Five External Keys to Abundance™.

Action Items

Here are immediate actions you can take to practically implement the Five Internal Keys to Abundance™ today:

- Join the Five Tracks of Wealth™ membership at www.fivetracksofwealth.com
- Start reading a classic today and commit to reading at least 10 minutes each day and at least one book per month
- Find and secure a mentor
- Engage in a field experience that gives you necessary knowledge for

Chapter 3

The Five External Keys to Abundance

Once a person opens the door of opportunity with the internal keys, they must apply the Five External Keys to secure and protect their opportunities, which then opens the door to profit. The Five Internal Keys outlined and explained. The purpose of the external keys is to increase the certainty of every investment.

“What people really want, when their minds are opened to the possibility, is the maximum value in every area of their life with as much certainty as possible. Even those who are self-proclaimed “risk tolerant” are kidding themselves. We should assume that everyone has a risk tolerance of zero, meaning that if it were possible, they would want every economic choice they ever make to work perfectly. No one really wants to lose money, they just think that it is a prerequisite to making big money because that is what they have always been told. If they could make the same returns with no risk, everyone would want to.”

-Les McGuire

Living the Five Internal Keys to Abundance helps a person to manage their mindset and control how they respond to anything that happens to them externally. However, the Internal Keys do nothing to protect a Producer from lost production when unexpected events damage their property value or limit their ability to create value in the world with their Human Life Value. This is the purpose of the Five External Keys to Abundance: to compensate for damage or loss sustained to both their Human Life Value and their property value, to the greatest extent possible.

The Five Internal Keys open the door of opportunity. Once those opportunities are realized in the property value world, then the Five External Keys are used to secure and protect those opportunities for maximized profit.

For example, suppose a person begins living the internal keys. They start reading and studying classics, attending seminars, associating with Producers, etc. The more they do so, the more they learn about wealth creation, and so they start saving money in order to invest and produce. They spend a lot of time learning about real estate in particular. Before long, they have \$5,000 saved and they find a solid real estate deal that will bring a positive cash flow, and they purchase the property.

Everything up to this point was the result of them living the Five Internal Keys of Abundance, and by so doing the door of opportunity was opened to them. They attracted abundance and opportunity because they had prepared themselves for it. At this point, in order for them to fully protect their abundance mindset, they must apply the Five External Keys, which then open the door to long-term, sustainable profit.

The Five External Keys to Abundance are:

1. Maximize Human Life Value insurance coverage
2. Collateralize all property value investments
3. Fully insure all property value investments
4. Velocity
5. Control terms

Maximize Human Life Value Insurance Coverage

Human Life Value insurance coverage refers primarily to life insurance and disability insurance.

While Consumers view insurance as a necessary evil at best, Producers understand the power that insurance can have to mitigate risk, protect against loss, and most importantly, keep them in the abundance mindset.

The purpose of insurance is to indemnify, or compensate, for lost production. All property value is derived from Human Life Value. People have the only intrinsic value in this world. When a person dies or becomes disabled, what they could have produced and the value they could have created had the event not occurred is lost production. It is value that will never be created in the world. There are people that could have been positively impacted by them had they been alive.

Although money can never fully replace Human Life Value, it can provide the ability to continue the production of a deceased person. For example, in June of 2006, two of our friends and business partners, Les McGuire and Ray Hooper, died in a plane crash. Both of them had the maximum amount of life insurance coverage that they could get at the time. Although that money cannot replace them, it has been and continues to be used to perpetuate the organizations, ideals, and principles that they stood for and taught while they were alive. Their life insurance proceeds are being used to continue the production that they would have done had the crash not happened.

Disability insurance serves the same purpose as life insurance. A significant aspect of Garrett Gunderson's business is speaking at seminars. Suppose he were to lose his voice because of a car accident. His voice is a critical asset that gives him the ability to produce, and such an accident would severely limit that ability, unless he had measures in place to indemnify such a loss. If he had disability insurance (which he does, by the way), the insurance proceeds could be used to produce DVDs of previously-recorded seminars, create books from his seminar content, create audio CDs, and other ways that would continue his unique production in the world. Without disability insurance, all of that productive capability is at least limited, if not prevented entirely.

This is the real reason why Producers value insurance so much; it gives them the ability to make up for unexpected events such as death and disability and still continue to produce value for others. It is to protect their Human Life Value and their capacity for production.

How can maximizing Human Life Value insurance coverage, specifically with disability and life insurance, help a person to cultivate and maintain the abundance paradigm? Quite simply: if they have maximum coverage, they eliminate so much fear, worry, and anxiety that comes from anticipated loss. They do not have to worry if their family will be taken care of financially in the event of their death or disability. They do not have to worry about whether or not their businesses could continue if they stop working in them. They can have full assurance that they can fund their favorite charitable foundations if they die.

Every moment spent worrying is a moment that is not spent on producing. Thus, an aware person without full insurance coverage subjects themselves to limited productivity by exposing themselves to worry. We have heard some people say that they do not have insurance coverage, and yet they do not worry. This is not abundance; it is ignorance and naivety. Anyone who does

not have insurance coverage *should* worry a lot, at least if they understand production and the tragedy of lost production.

The major goal of Producers is to maximize their productivity in any given circumstances. Without life and disability insurance, they have automatically prevented themselves from continuing production if they die or are disabled. This is a worry that can and should be eliminated by maximizing Human Life Value insurance coverage through life and disability insurance. This secures and protects profitability *even if they die or are disabled*.

The final point to be made about Human Life Value insurance coverage is to answer the question, “How much insurance coverage should a person have?” The answer to question is always, “As much as you can possibly get.” If your goal is to maximize your productivity under any circumstances, then maximum insurance coverage is an absolute must.

The best way for you to appropriately secure your Human Life Value insurance coverage is to go through the Financial FastTrack process created by Garrett Gunderson. The Freedom FastTrack is an educational process designed to maximize your productivity in the Five Tracks of Human Life Value, namely financial, spiritual, mental, social, and physical. The program offers five distinct transformational experiences corresponding with the Five Tracks, each lasting approximately one year. In each stage, a Mentor Advisor personally and guides you through activities and planning processes, and provides direction, counsel, and motivation.

Most clients begin with the financial track because by becoming financially free they then have permission to dream big and work on developing other areas of their life. In the Financial FastTrack™, you will walk through seven distinct stages with a team of expert advisors that compose your Personal Board of Directors. These stages educate you in fundamental economic principles, evaluate your overall financial state, and help you implement proven products, strategies, and techniques appropriate to your situation that will maximize the efficient use of your resources. The end result is greater wealth, peace of mind, and the confidence to use your money to achieve what is most important to you in your own life.

Everyone reading this book has the opportunity to receive a free introductory packet that explains the Financial FastTrack™ process in greater detail, as well as provides tools and resources that you can begin implementing immediately. Visit www.freedomfasttrack.com today and claim your free packet.

Collateralize all Property Value Investments

To collateralize means to acquire ownership of an asset to back up a cash flow investment. For example, when a bank gives you a mortgage loan, they keep the title until the mortgage is paid off. If you stop making payments, which is their cash flow investment, they can foreclose on the home and resell it. The home served as collateral.

Most products sold by the traditional financial services industry provide no form of collateral. If you put money into a mutual fund and the mutual fund stops paying a return and then loses all of your money, you have no recourse and no collateral with which to secure your investment. It is just money lost that can never be recovered.

Collateral can come in many forms. It can be hard assets such as real estate, cars, and jewelry. It can be equity percentages in corporations. It can be contracts that guarantee you a percentage of the sales of a product. In short, it is any asset that you own and can leverage if the particular investment fails to pay you a return.

This is not to say that falling back on collateral is desirable, or that it should be the main decision making factor in an investment. When making any investment, your overriding concern should be the trustworthiness of the people you are dealing with and the value proposition. When you have done your due diligence on those things, then collateralize the investment.

Collateralizing your investments helps you to stay in abundance because it mitigates risk and makes your investments more secure. Although you do not want to have to resort to this, if the investment stops paying a return, you can secure the asset and leverage it to create different sources of cash flow.

Fully Insure All Property Value Investments

Property and casualty and homeowners insurance are the primary forms of property value insurance. Property value insurance compensates you for anything that harms or destroys your property, such as automobile accidents, house fires, flood damage, earthquake damage, theft, etc.

Property insurance is important because, although your Human Life Value may not be harmed if your basement floods, every dollar that you would

spend fixing it in the absence of insurance is a dollar of lost production. It is a dollar that could have gone to something more productive than compensating for damage.

Insurance is a cheap way to compensate for property destruction because it pools the risk of all policyholders within a company, thereby reducing everyone's risk and cost of indemnification. This is why maximizing your insurance coverage is actually the best way to reduce your insurance expenses. What is more expensive, paying insurance premiums, or paying out of your pocket every time you get in an accident, your property gets stolen, or other destruction happens to either your Human Life Value or your property value? Of course it is cheaper to pay the insurance premiums.

One of the biggest sources of scarcity for people is uncertainty. Since life is fundamentally uncertain, it is critical to stay in abundance by reducing as much uncertainty as possible. Insurance provides certainty that you can compensate for lost money, time, effort, and Human Life Value, and is therefore a critical key to abundance. Maximize your property value insurance coverage and increase your certainty today.

Darron Miller is the founder and owner of Foundations Insurance, a revolutionary independent insurance agency. The name of the company embodies their principled conviction that insurance is a critical and foundational aspect of any holistic financial plan. The value Foundations Insurance provides goes far beyond selling Auto, Home, and Liability insurance; their purpose is to create value by teaching others to use principle-based insurance strategies that maximize wealth, happiness, and success. Their role is to assist their clients in selecting proper products and coverage limits to ensure financial recovery from loss as well as to maximize wealth.

Foundations Insurance educates people to analyze their risks and to make conscious decisions on how much risk to retain and how much risk to transfer to the insurance company. They help clients understand the difference between the price of insurance and the cost of not having it. They educate people to understand insurance and to select proper coverage limits to ensure financial recovery from loss as well as access to maximum wealth.

Schedule a free consultation with Foundations Insurance today by visiting www.foundationsinsurance.com and calling the nearest location.

Velocity

Velocity means to create greater output with little or no increased input. A business can create velocity by outsourcing aspects of their business that are

inefficient. Assuming that the outsourcing costs are cheaper than the increased profit, they have reduced their effort to increase their returns. Velocity is achieved with intellectual property by leveraging technology and putting the same content in various formats including books, DVDs, CDs, etc.

Velocity is how we maximize our productivity and thus our profitability of any investment. For example, consider two possible strategies with a real estate investment. Option one would be to purchase a property and rent it out, and let us say that this particular property could receive \$800 per month in rent. While that would be one way to create a cash flow, there are other options that could create more velocity for the same property. For example, you could exchange it to someone on a lease option contract, receive a \$10,000 option consideration up front, and get \$950 a month on the lease payment. Then, you could use that \$10,000 option consideration to purchase another property. In both scenarios it is the same property, but the second option creates more profit because it creates more velocity.

The reason why velocity helps you to stay in abundance is because it maximizes your creativity and helps you to see that you have options even when an investment has gone wrong. When investments go wrong for Consumers, they usually just give up and think, "I knew I should not have done that!" Producers dig deep within themselves to discover creative options to solve problems.

Being consciously aware of the concept of velocity helps us to always be looking for ways to increase the productivity of all of our existing resources. In other words, thinking with velocity in mind helps us to see that we do not need more assets than we currently have to create more wealth; we can simply increase the productivity of our existing resources.

One excellent way to increase your current productivity with very little increased effort is to take advantage of the Accredited Network™. The Accredited Network™ is a group of like-minded yet diverse individuals committed to creating substantial value for their clients, business partners, and personal associates by leveraging the Soul Purposes of all other members of the Network. It is an association of business experts who are able to coordinate their products and services for your benefit.

Accredited Network™ partners include CPAs, life insurance experts, property and casualty insurance specialists, mortgage experts, hedge fund manager, media companies, and companies that help clients raise, maintain, and maximize the use of their credit scores, to name a few.

There are two ways you can benefit from the Accredited Network™: as a client using the services of the members, and as a partner, provided you are able to qualify. For more information, visit www.theaccreditednetwork.com today.

Control Terms

In any transaction, there is price and there are terms. For example, the price of a home might be \$300,000. If the sellers want cash at closing and will not consider negotiating on other terms, then you must either come up with \$300,000 cash or secure a mortgage to purchase the property. If you were to get a mortgage, the terms of the mortgage would include the payment, payoff period, interest rate, down payment, a possible prepayment penalty, any variable rate stipulations, etc.

With mortgages, lenders generally have greater power to control terms than borrowers. The borrower does have power to not accept the proposed terms, but institutional lenders will rarely negotiate the terms.

However, if the sellers of this particular property are willing to enter into different contracts other than simple cash at closing, you could negotiate either a lease option or a seller financing arrangement. At that point, you have many more moving parts to work with in structuring the deal, and greater ability to create a win for both parties. If you do not like the price, maybe you can get the seller to come down on the payment. Suppose the property would rent for \$1,300 a month. If you can accept their \$300,000 price to get a \$1,000 monthly payment, you can possibly sublease the property and receive a \$300 positive cash flow.

Having the ability to structure and control terms gives us greater certainty in every investment that we enter into. If various terms are available, then the price in many cases becomes far less important than if terms are not available. Through terms we can gain control of investments without necessarily having ownership of them. And through that control we can derive profits.

When it comes to staying in abundance with property value investments, the name of the game is certainty. The more certainty we can create the greater chance we will have of staying in abundance no matter what happens with the investment.

Conclusion

To conclude this chapter, here are the key points to understand:

- A. Choosing abundance is the key to your success.
- B. You must understand abundance to consistently choose it.
- C. Prosperity is always the result of consistently choosing abundance in the face of scarcity.
- D. No amount of earning, saving, investing, discipline, luck, or time can save you if you cannot conquer the scarcity mentality.
- E. Abundance choices will determine your success in every area of your life.
- F. The best, most important investments are those that foster abundance mentality, not those that make the most money.
- G. Abundance results from certainty; scarcity results from risk.
- H. Following principles creates certainty. Techniques and products alone do not.
- I. Financial products that create the most certainty are the first products you should buy because they will foster the most abundance.
- J. Once in abundance, you can remove most of the risk from almost any product or market.
- K. The way to remove most of the risk from any investment is to apply the Five External Keys to Abundance, which are: 1) maximize Human Life Value insurance coverage, 2) collateralize all property value investments, 3) fully insure all property value, 4) velocity, and 5) control terms.

Action Items

Here are immediate actions you can take to practically implement the Five External Keys to Abundance™ today:

- Claim your free packet describing the Freedom FastTrack process by visiting www.freedomfasttrack.com
- Schedule a free initial consultation with a Financial FastTrack advisor by calling 1-800-549-4532.
- Schedule a free consultation with Foundations Insurance by visiting www.foundationsinsurance.com and calling the nearest location.
- Make a detailed list of all resources available to you. Brainstorm ways that you can increase the productivity of each little increased effort.
- Visit The Accredited Network™ at www.theaccreditednetwork.com and learn how you can use experts to increase your productivity and profitability.

Chapter 4

Conclusion

Only through abundance can we overcome the Consumer Condition and usher in the Producer Revolution. The 10 Keys to Abundance are the fuel that run the engine of abundance.

“To usher in the Producer Revolution by empowering people to achieve their highest potential.”

-The Freedom FastTrack mission statement

“Individuals, families, communities, and nations understand and follow principles of abundance and enjoy the highest form of living possible, namely, happiness through spiritual and material prosperity.”

-The Freedom FastTrack vision statement

The Consumer Condition has plagued America and the world for far too long. It is time for a Producer revolution to sweep the nation, replacing scarcity with abundance, dependence with responsibility, and fear with faith. This revolution will only occur throughout society as it occurs individually. You can be on the forefront of this revolution by living an abundant life of creativity and contribution.

“Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it’s the only thing that ever has.”

-Margaret Mead

The foundation of this much needed revolution is the abundance paradigm. Scarcity is like a virus, and it has infected our society for decades. Abundance is the antivirus, and you now hold the keys to unlocking and unleashing it in your own life. Finding and staying in abundance is the single most important thing you can do to achieve prosperity in all areas of your life.

The way to stay in abundance daily is to apply the Five Internal Keys to Abundance, which open then door of opportunity, and then to apply the Five External Keys to Abundance, which secure and protect opportunities and open the door to profit.

Internal Keys

1. Self-Reliance
2. Producer Paradigm
3. Live Correct Principles
4. Continuous Education
5. Association with Producers



**Open the Door
of Opportunity**



External Keys

1. Maximize Human Life
Value Insurance Coverage
2. Collateralize All Property
Value Investments
3. Fully Insure All Property
Value Investments
4. Velocity
5. Control Terms



**Secure & Protect
Opportunities**



**Open the Door
to Profit**

These are practical, tangible keys that anyone can apply starting immediately. *Knowing* the differences between scarcity and abundance is one thing; actually *doing* something about it is another. These 10 keys are the “do” part of the equation.

Abundance is the engine, and the 10 Keys to Abundance are the fuel that drives that engine to prosperity. An engine without gas is nothing but potential energy. Fuel must be applied before it can actually go anywhere.

We invite you to fuel the fire of abundance, and the fire of your desire by utilizing the 10 Keys to Abundance immediately. Abundance is more than a philosophy; it is a discipline that must be practiced and applied daily for it to keep its potency. Abundance that is not practically applied is impotent. Your challenge is to become a “doer of the word,” and not a “hearer” only. Live abundantly daily, and soon you will prosper beyond your current limitations, and become a light to the world and an example to follow.

Action Items

- Join the Five Tracks of Wealth™ membership at www.fivetracksofwealth.com
- Start reading a classic today and commit to reading at least 10 minutes each day and at least one book per month
- Find and secure a mentor
- Engage in a field experience that gives you necessary knowledge for your individual progression
- Register for and commit to attending a Curriculum For Wealth™ seminar at www.freedomfasttrack.com (click on events)
- Join or form a mastermind group in your community
- Claim your free packet describing the Freedom FastTrack process by visiting www.freedomfasttrack.com
- Schedule a free initial consultation with a Financial FastTrack advisor by calling 1-800-549-4532.
- Schedule a free consultation with Foundations Insurance by visiting www.foundationsinsurance.com and calling the nearest location.
- Make a detailed list of all resources available to you. Brainstorm ways that you can increase the productivity of each little increased effort.
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