

CHAPTER 1

What You Perceive Is Missing Drives You

Every person has unfulfilled wishes and dreams. As human beings, if we keep on perceiving something is missing, we feel unfulfilled. It's the perception of emptiness, or a void, that becomes the driving force for a person to take some action or perform some service and gives it priority and importance. Without a perception of the void—the feeling that something is missing—people often will lack drive.

It's important for moving forward and for the creative process that people perceive a void in their life. The emptiness creates the driving force and the creative force of innovation. When individuals become truly frustrated with their circumstances and they know life can be better, creative forces enter the mind and innovation is born. Most of life's comforts and enhancements were born out of frustration with what is and the desire to have something better and different.

When you're content and successful, that can be the ceiling for you. But when you have a feeling of discontentment and a perception that you're unsuccessful, the driving force to make a change and to create a better life is born. From birth, our inabilities and discontentment assist us in our milestones. For a baby, the frustration of being immobile creates the desire for movement. For a young child, the frustration of not being comprehended creates the mastery of language. Whatever you perceive is missing in your life, you wish to have.

When a person is sick and has ill health or injuries, health and physical vitality become a priority of high value. When a person perceives himself or herself to be dumb or ill informed, mental empowerment becomes a high value. The man or woman with a perception of social isolation desires friendships and social networks. The person without a family or a couple without children often develop the desire for a family and having a family becomes a high priority. People without a vision and a life purpose seek meaning in their lives. When it's time to choose a career or a vocation, the search for service and finding a vocational purpose becomes of high importance. The search for money and the absence of money can become a strong driving force and a high priority for the man or woman who perceives lack of wealth as creating pain, suffering, challenges, and feeling unsuccessful.

Whatever you perceive is most missing in your life becomes that *one thing* you seek. Whatever you're seeking, you're willing to spend your time on it without hesitation, and nobody has to remind you to attend to it. You're thinking about it a lot and it dominates your thoughts. What becomes important to you, you wish to read about and learn about, and you have a hunger for knowledge about that topic. Anything you're curious about and desire to know more about will prompt you to put in the time, energy, focus, and dedication to learn about it. You'll have the intrinsic motivation to equip yourself with wisdom and knowledge on that subject. Just by watching what a person reads or searches for on the Internet, you can get a strong indication of what the most important priorities are for that person.

Perceiving a Lack of Money and What That Can Ignite

I've heard many people's stories over the years and I've read enough biographies, books, and articles about successful and financially empowered people to know that most of the time, a perception of lack and void is the innovating trigger for wealth creation.

A family who consulted with me shared their family story, and it echoes many other stories with similar narratives. The first generation (man or woman) moved at a very young age from one country, which at the time of exit was in a financially disempowered state, to a country with better prospects. Some of these émigrés are as young as fourteen years old. The young man or woman arrives in a foreign country—the proverbial promised land—with very little money, education, or possessions. The individual narrative will be different after arrival, but typically the story goes like this: They start working as blue-collar laborers, learn to speak the language, and start to make an income. This humble beginning—and the dire need for money for pure survival—ignites in the man or woman the extraordinary character traits of survival, self-growth, entrepreneurship, innovation, creativity, and perseverance.

The first generation—with the high focus, attention, time intensity, high drive, and dedication to fill an empty wallet—develops a highly concentrated and narrow focus on wealth creation. The struggle leads to the development of character, determination, the willingness to work hard, and perseverance. Many of them become larger-than-life figures. It's understandable that when a void gets filled and what has been missing is provided, the idea of ownership is an easy next step for the person creating the wealth. It's undeniable that what you perceive to be your highest, most important priority becomes your identity and your destiny in life. It's inevitable that your focus, intention, attention, intrinsic motivation, time intensity, and inspiration become part of who you are, defining your identity, what your life demonstrates, and what you're known for.

What are the most important mindsets and life-long habits that these individuals develop when they focus their intention on creating wealth—first of all, narcissistically, for improving their own lives and second, altruistically, for improving the lives of their family? These mindsets and habits are recommended for every generation. Just as money can grow like a snowball in a family, the same is true for mindsets and habits. They can also grow like snowballs in a family until the mindsets and habits become part of the family's DNA.

They Have a Vision for Their Family's Wealth Creation

They know that the secret to creating and growing wealth for their family is to have a big enough reason to want to do it. The desire to grow and create wealth to buy more things is not a good enough reason, although wealth does make it possible to buy more things. A bigger reason makes it more worthwhile. They chose to create and grow wealth for their family to give them the best as well as to make the world a better place. Imagine how fulfilling it would be if you, like Bill and Melinda Gates through their foundation, focused on increasing health conditions worldwide. In *Family Wealth*, James Hughes says, "A family can successfully preserve wealth for more than one hundred years if the family governance and practices are founded on shared values that express the family's differentness." This can only be done if someone is creating and holding the vision for the family—a vision for at least a hundred years.

They Adapt the Best Strategy and Priorities to Create and Grow Their Family Wealth

Whenever I ask a group of people, "Who wants to be financially independent?" most people put up their hands. The reality is that less than 1 percent will become financially independent. To enable you to be true to your heart's desire to create and grow wealth for your family, you need to develop the right strategy, mindset, and priorities to do it.

Set your attention on it, spend your energy on it, read and learn about it, talk about it, think about it, and be inspired about it. Learn to create and grow wealth through great service delivery and a strategic building up of wealth. Forget about quick fixes and overnight success. Strategies build wealth.

They Adapt the Eighth Wonder of the World

Albert Einstein referred to compound interest as the eighth wonder of the world. They understand the eighth wonder and know their money grows, even while they're sleeping. They develop the healthy habit of saving. Saving is another way to look at paying yourself first. The wealthiest people in the world keep a big portion of their wealth portfolio liquid, another form of saving. The more you save, the more money flows to you, because money goes where it is appreciated. Your emotions, thoughts, and feelings about your wealth will be less volatile the more you save, as your savings acts as your cushion.

They Learn to Manage Their Emotions about Money

Warren Buffett is famous for his wealth accumulation and for saying, "Until you learn to manage your emotions about wealth, you will not get more money to manage." Feelings of guilt, fear, shame, and uncertainty are not the feelings of a wealth creator for the family. Instead, they develop the skill to make swift decisions with certainty and listen to their own genius inner voice. They learn life skills to manage their emotions.

They Value Teaching Their Children Good Money Habits

They start when the children are young and make it their focus and aim to teach them good money habits. They know children learn the most by watching them. They neither spoil them nor become a scrooge. I have to add that the most powerful families that build generational

wealth for the benefit of the family and society start with educating their children when they're very young. Many first-generation parents who create wealth, however, do not focus on financially educating their children, and they often raise financially disempowered children. For these families, the proverb is waiting to come true.

They Understand the Importance of Husband and Wife Teamwork

The axiom “Behind every great man there’s a great woman” indicates that one’s chances of success increase if one has a great partner. A study by Brittany C. Solomon and Joshua J. Jackson of Washington University in St. Louis shows that “having a conscientious spouse can boost your income.” Such couples know that the more closely they’re aligned and working as a team, with the same goals, vision, and dreams for the family, the more successful they’ll be in creating and growing the family wealth. The wealth creation is not the *job* of one person. They understand it’s a joint effort of supporting each other and delegating tasks and functions to each other to make the “business called their family” more streamlined.

They Develop the Habit of Delayed Gratification

We live in a time of immediate gratification—having what we want without delay. Until you make peace with the habit of delayed gratification, you’ll prefer spending your hard-earned money rather than growing it. The wise wealth creators save their money until they have at least three to six months of income saved, then they study investment options and start to invest. By offering a great service or product, earning money through fair exchange, saving, and investing money, they steadily grow and increase the wealth they’re building for their family. They have a long-term vision and take the steps toward it daily, and they do it with delayed gratification as their mantra. They don’t compare themselves with the Joneses. Rather, they compare themselves to their own goals, dreams, and vision.

The Power of Knowing What's Most Important to You

You can waste your time, energy, and focus if you allow someone else's priorities to obscure your own authentic priorities and what is most important to you. This is one of the dangers rising generations face, meaning all the generations following the first generation of the family. The larger-than-life first generation can come across as so successful, so certain, so overpowering, and so prescriptive that their dominance can lead to the projection of first-generation priorities onto following generations. It's the birthright of every person to live his or her dreams, hopes, wishes, goals, and vision—not someone else's.

In his book *The Voice of the Rising Generation*, James Hughes explains the rising generation as follow: "The rising generation is not simply young, or second or next. Most fundamentally, it is an attitude or a state of mind. A rising generation is defined not by biology or finances but by psychology. The core element of this psychology is an awareness of growth, possibility and hope. As a member of the rising generation you recognize that you are far from finished. You may have barely begun." As the first generation has clearly identified and lived their lives according to what is of highest importance to them, so it is the birthright of every following generation.

How Do You Know What Is of Highest Importance and Priority to You—And Why Is It Important to Know?

Socrates said, "A tethered specimen is very valuable for they are magnificent creations. And that, I must say, has a bearing on the matter of true opinions. True opinions are a fine thing and do all sorts of good as long as they stay in their place, but they will not stay long. They run away from a man's mind, so they are not worth much until you tether them by working out the reason. Once they are tied down, they become knowledge and they become stable."

As long as you look at life from a perception of lower value and uncertainty about your role, purpose, contribution, and uniqueness,

you will live life according to the voices from the outside and those in your life whom you perceive to have the most certainty. Your uncertainty about what you value as highly important for yourself will be overshadowed by the more certain opinions of others. If you look up to your first generation as the powerful and certain ones, the captain of your ship, that focus can have the devastating effect of minimizing your own drives, and you can then easily confuse what you perceive they want from you as what is truly important for you. The biggest gift a man or a woman can give himself or herself is to know with certainty what is of highest personal value, importance, and priority.

What are the signs that you're living your life according to what is of highest importance and priority to you?

- **You use words that affirm what's important to you.** You use words that affirm you *love* doing what you're doing, you're *inspired* by what you're doing, you feel it's your *destiny* to do it, and you *choose* and *live* to do it.
- **Your life shows with certainty what is of highest importance and priority to you.** That's because you dedicate your life to the actions, focus, and achievement of what is of highest importance and priority to you. You continuously think about what is important to you. You love to talk about what is important to you and you direct conversation to the topic and themes you value as most important to you. You wake up and become animated, and your self-confidence and self-esteem strengthen when you're focused on your highest values and highest priorities.

Dr. John Demartini, human behavior specialist and polymath, writes in his book *The Values Factor*: "Knowing your highest values vastly increases your patience and perseverance. When you seek to achieve a goal that aligns with your highest values, you increase your patience, integrity, and leadership."

You can ask yourself high-quality questions to help clarify what is of highest value, importance, and priority to you. I believe the following compilation of questions by Dr. John Demartini is concise and revealing. Answer each one with at least three items and make sure

they're authentically your answers and not merely how you wish things to be. If you answer with items representing your *wishes rather than reality*, you're not going to determine your true authentic values, high priorities, and what's truly of importance to you.

Demartini Value Determination Questions

1. How do you fill your personal and/or professional space?
2. How do you spend your time?
3. How do you spend your energy and when you do it, it energizes you?
4. How do you spend your money?
5. Where do you have the most order and organization?
6. Where are you most reliable, disciplined, and focused?
7. What do you think about, and what are your innermost dominant thoughts? Exclude negative thoughts.
8. What do you visualize and realize?
9. What is your internal dialogue? Exclude negative self-talk.
10. What do you talk about in social settings?
11. What inspires you?
12. What are the most consistent long-term goals you have set?
13. What do you love to learn and read most about?

Once you've answered all thirteen questions with three items per question, you'll have thirty-nine listed items. Notice the repetition in the listed answers and find the answer you've repeated the most, then the answer you repeated the second most, then the answer you repeated the third most. By counting the answers you've repeated, you'll be able to determine which answer appeared as most important, second important, and third important. This way you can determine your highest values, top priorities, and what is most important to you.

Here is an example of a hypothesis of the answers and highest values, top priorities, and what is most important to a successful and authentic, true-to-him-or-herself rising generation with a heart for growing and preserving the family wealth:

1. How do you fill your personal and/or professional space?
 - Books on self-development and self-empowerment

- Business and financial magazines and newspapers
 - Computer used for research on trends and patterns in the marketplace
2. How do you spend your time?
 - Reading books on self-development and self-empowerment, business, as well as financial magazines and newspapers
 - Working in the family business
 - Socializing with friends
 3. How do you spend your energy?
 - Exercising in the gym
 - Working in the family business
 - Reading
 4. How do you spend your money?
 - Saving and investing
 - Books, magazines, and newspapers
 - Lifestyle
 5. Where do you have the most order and organization?
 - My reading material
 - My work schedule
 - My social calendar
 6. Where are you most reliable, disciplined, and focused?
 - At work
 - My reading and research
 - Exercises
 7. What do you think about, and what are your innermost dominant thoughts?
 - How do I grow the family business in my own vision?
 - How do I grow my own finances and become successful in my own right?
 - Who will be my ideal life partner?

8. What do you visualize and realize?
 - Expanding the family business globally
 - Finding the ideal life partner
 - Growing my own finances
9. What is your internal dialogue?
 - How do I grow the family business to be on all the continents?
 - What is happening in the financial world?
 - What do I want in the ideal life partner?
10. What do you talk about in social settings?
 - What I learn in the books, magazines, and newspapers I'm reading
 - Business and what is happening in the financial world
 - My family
11. What inspires you?
 - Successful families
 - Successful entrepreneurs
 - Visionaries
12. What are the most consistent long-term goals that you have set?
 - Making my mark in the business world
 - Growing my own wealth
 - Having a successful and fulfilling marriage and family of my own
13. What do you love to learn most about?
 - Business
 - Finance
 - Self-empowerment

When you count the items most frequently repeated—from first to sixth—you'll see the following hierarchy of values, priorities, and high importance:

1. Business
2. Finances

3. Self-development
4. Family
5. Social
6. Exercise

What this hierarchy means is the following: this person is dedicated and is assigning high value, importance, and priority to the items on the list as mentioned. That is a high indicator of success for this person, because whatever you focus on, dedicate yourself to, fill your mind with, spend your time on, and set your goals for, that is where success appears. It's one of the most important pieces of information and insight in understanding and knowing yourself—knowing your hierarchy of values, priorities, and what is truly important to you. This is your authentic self and your true self. “Know yourself, be yourself, love yourself,” said the Oracle of Delphi.

Live Your Destiny and Leave Your Mark

“There are [people], who by their sympathetic attraction carry nations with them and lead the activity of the human race.”

~Ralph Waldo Emerson

Every person who has ever been born and those still to be born has a reason, purpose, mission, and destiny. It does not matter the family you're born in or the vision your parents have for you. What matters is what you wish to do with your life. What is of utmost importance for you is to know what you consider most important and what you want to be known for. When you have no idea what's most important to you, you can feel overwhelmed—filled with anxiety, insecurity, and uncertainty. Fortunately, this information is not hidden from you. Your life, your actions, your words, your language, your choices, and your decisions demonstrate it. It is showcased to the world.

Your hierarchy of values—what you perceive to be of highest importance and priority for you—is your purpose and ultimately your destiny. What you perceive to be missing in your life becomes most

important to you; therefore, you can confirm the words of Clarissa Judd, director of the Demartini Institute and a master Demartini Method facilitator: “Voids become high values and translate into life wealth.”

There is a proverb, with variations around the world, that says families go from “shirtsleeves-to-shirtsleeves in three generations.” Being born in a family with financial means can distract you from the desire to create wealth, since you don’t perceive any void in wealth or financial means. Being born into family wealth creates a unique set of voids, and every next generation has to face the challenge of being born with the so-called “golden spoon in your mouth.” This advantage can create the false illusion that money comes easily, and entitlement and a lack of self-achievement and self-preservation can develop. Unless the rising generation develops a clear sense of self with their own unique vision and mission for their lives, the shirtsleeves proverb might very likely become true for the family.

Because the first generation perceived a void relating to money, creating money to keep the wolves at bay became their vision, mission, and destiny. The same must be true for every generation that follows. The difference is that for the succeeding generations, the void is not a lack of money and finances. They’re born into a family with wealth and financial means. But for every individual born in a family with financial means, a different void develops. Every person makes decisions about how he or she perceives life, and every perception is made based on lopsided perceptions. No point of view or perception is based on an ultimate truth. Every point of view or perception is made using the lenses through which the person views life. This perception acts as a truth for the observer, but with artful human behavior skills and high-quality questions, any perception can be changed. Therefore, every man and woman will form unique perceptions, through his or her own lenses.

Whatever you perceive is missing in your life will become a perception you wish to change. The bigger the desire to change what you perceive to be missing, the more it becomes your *telos*, or your purpose or destiny. Your life will also demonstrate what you wish to change

because you'll make it a high priority of great importance to you. Just as the first generation wished to change their financial destiny, the following generations are wise to ask themselves what they wish to change in their lives and what action steps they're prepared to take to bring about the changes.

You were not born to build your parents' dreams. Neither were you born to build any other family member's dreams. You were born to make your own dreams come true and to build your own ideal life. Whatever you dream of making of your life, whatever your burning desires are, whatever you dedicate your life to fulfilling is your destiny and will become the mark you leave on the world. Ask the following question over and over until you get more certainty: What do I want to be known for? What do I wish to dedicate my life to?

From your biggest frustrations, innovation is born. Discontent with what is, your disappointments, and your distress awaken your creativity, goal-setting, and action steps that bring the changes you wish for. You know things could be and should be better, but you just don't know how to make them better. You decide to walk toward the problem, not dance around it, and you create your mission, vision, and purpose, and thereby your destiny. It's right in front of your eyes and has always been there, in your frustrations, your discontent. That's how your destiny is born. When you awaken the genius in you through your sheer discontent and you have a burning desire to make a change in your life, you take another step in the direction of your destiny and the mark you will leave with your uniqueness and extraordinary approach. Nobody has your voids, nobody has your perceptions, and nobody has your dreams and wishes to do or have things differently. They combine to make your unique and extraordinary contribution to the world, and only you can do it in the way you will do it.

Your perception of your disappointments, challenges, pain, losses, failures, and lack of success all become your driving force and the big bad wolf you wish to escape. Through your action steps, your decisions, your choices, and your attention and intention, you create that which is of highest importance, highest value, and highest priority to you, and

that's how your purpose and destiny are formed. When the expectations on you to perform certain duties concerning the family wealth do not make your heart sing and are not your heart's desire, that is valuable feedback to you: it is not your thing.

People who desire to live an extraordinary life, authentic to what is of highest importance to them, develop the following habits:

- **They never ever give up.** They are “I can” people, saying “I unhook the *t* from *can't*.”
- **They find what they love to do**—and dedicate their life to it. It does not matter what it is, as long as it is what they love doing and it makes them tap dance through their days. Living a life with joy and meaning contributes to feeling purposeful and fulfilled.
- **They live with a vision and purpose.** Every person is born with a purpose and a reason for being. It's no secret what your purpose is, because your life, your actions, and your decisions reflect your purpose. Your purpose becomes more tangible as you translate it into a vision. No matter how big or small you perceive your vision to be, it is uniquely yours, and nobody can have the same vision as you. The world needs everyone's vision. Your vision comprises your acts of service to others and yourself.
- **They leave a legacy.** When you start to think about and plan the impact you wish to have, you can choose how far ahead you wish to think and plan. Whether you think small or big, it takes up the same time and space in your mind. What is the gift you wish to leave to your loved ones, your community, your country, and the world? What is the outreach of the purpose you wish to have? Why not think in terms of generations? The plans and thoughts take up the same time and space in your mind as a one-generation thinking.
- **They have a master plan for their life.** Plan how you wish your life to unfold in all areas. What about growing your spiritual awareness, your mental power, your vocational service, your financial prosperity, your caring family relationships, your social leadership and impact, and your physical health and vitality? How will your life look

when you're focused on being empowered and inspired in all the areas of your life?

There are three powerful steps to master planning your life:

1. Have a burning desire for your life.
2. Take definite action steps to achieve your burning desire.
3. Develop an attitude of gratitude. The more you count your blessings, the more blessings you will get to count.

You are here for your reason, your destiny, your life, and your dreams. Know them. Live them. Be them. Give yourself permission to be authentic and true to yourself. By doing this, the snowball of perpetual motion of visionaries, visions, destinies, and legacies will be built for your family. The purpose of family wealth then takes on a much bigger form. It is the right of every family member and every generation to live fulfilled, prosperous, meaningful, and impactful lives. Nobody is born to live someone else's life, dreams, or vision. Living your own authentic life will break the shirtsleeves-to-shirtsleeves in three generations proverb in your family. Hence, the biggest contribution you can make toward building your multigenerational family—where every member in every generation has the privilege to a fulfilled, meaningful, and purposeful life—*is to live a fulfilled, meaningful, and purposeful life.*