

THE ENLIGHTENED MILLIONAIRE

*The Surest Way to Increase Your
Financial Prosperity and Peace of Mind*

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A STORY THAT WILL CHANGE YOUR LIFE!

The Enlightened Millionaire

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Chapter 1

The Search

Once there was a frustrated young man. He wanted to be financially prosperous and have peace of mind.

He took a finance class at the University. The professor explained that, “optimal financial decisions are made in a rational way. A person examines each financial decision by how it will impact his or her financial wealth over the long run. The goal is to maximize wealth.

“The theory is that each person will make choices that will increase his wealth. Each person will avoid making choices that decrease their wealth and put them behind in achieving their long term goals.”

It didn't take the frustrated young man long to realize that just about no one makes optimal financial decisions in a rational way, except maybe the professor hunched over a textbook late at night.

He knew that most people take a short range view when it comes to financial decisions. They try to fix whatever is going wrong at the moment and frequently don't consider the future ramifications of what they are doing.

He was a bright young man. He just wanted to be financially prosperous and have peace of mind. The university class didn't help very much.

He decided that he needed some practical advice, so he attended several of the popular seminars in town.

One group talked about making fast money through buying and selling on the Internet. Another group used computer applications to convince everyone that quick money was to be made in the stock market. A third group tried to persuade attendees that commercial real estate was the best way to make substantial returns. Still another group touted international money exchange as the newest way to become wealthy.

He became more and more frustrated by the promises of unending wealth all based on comprehending and following some carefully crafted sets of instructions, many of which he couldn't even apply in his town.

And, of course, he would have to ultimately purchase hundreds, even thousands, of dollars worth of printed materials, CDs, DVDs, and special coaching instructions.

He became even more disturbed by all the hoopla, flashing lights, and over-exuberant presenters. He noticed many people getting caught up in the hype and anecdotal evidence. He wondered how anyone could think rationally and calmly in the middle of such commotion.

In one presentation he felt so anxious that he wandered out into the cool night air and looked up at the beautiful stars. He felt more comfortable away from the cheering, yelling, and hand clapping. But he wondered if he would ever learn how to be financially prosperous and have peace of mind.

He did find a few millionaires who appeared to be quite successful. But they were so busy making money that they didn't have time to share their ideas with him. He wondered whether peace of mind accompanied their financial prosperity.

In the middle of all of his searching, he began to hear about a millionaire who was different from the rest. People said that he seemed quite confident and well-mannered, but not inclined to talk much about making money. He had a kind and generous disposition and had a reputation for helping those in need.

The young man wondered if a man who was not inclined to talk much about money would help him.

With some trepidation and much curiosity he called the millionaire's number. When a voice answered, the young man said, "I am trying to make an appointment with a man who is called 'The Enlightened Millionaire.'"

The young man heard some chuckling on the phone. He thought that he had said something inappropriate. He quickly added, "I was hoping that this was the millionaire's office and this might be his secretary."

The voice replied, "I don't have an office and I don't have a secretary. But, I do believe I am the person with whom you are trying to make an appointment."

The young man asked when would be the best time for them to meet. "How about tomorrow morning around 8:00 a.m. on top of the Rainbow Mountain Path," answered The Enlightened Millionaire.

Now it was time for the young man to chuckle. He thought, "What kind of financially prosperous person wouldn't have a secretary or even an office? And why meet on a mountain? But, he did sound friendly and helpful."

The young man was now more curious than ever. This was one appointment he didn't want to miss.

Chapter 2

Meeting on the Mountain

When the young man arrived at the top of Rainbow Mountain Path, he saw The Enlightened Millionaire sitting on a rock looking out over the valley. The tall mountain fir and aspen moved gently in the morning breeze. Everything appeared quiet and peaceful. The view was breathtaking.

The young man gazed in wonder. The silence was filled with awe and reverie. Nothing needed to be said.

After a few minutes, and quite casually, The Enlightened Millionaire said, "Please sit down. How can I help you?"

The young man replied, "You have acquired considerable wealth but you don't appear all caught up in making money. And, another thing, you seem as tranquil and undisturbed as these mountains. Have you always been this way?"

"Of course not," replied The Enlightened Millionaire. "When I was your age I was anxious about acquiring wealth. I attended classes, read books, and went to seminars. I even tried a few get rich quick strategies.

"The harder I tried the more frustrated I became. I just didn't seem to have the personality to keep searching for deals that turned out to be flawed in one way or another."

"So what did you do?" the young man asked.

"I came up here on the mountain."

Now it was The Enlightened Millionaire's turn to ask the young man some questions.

"What do you see?" he asked the young man.

"The view from the mountain is quite different than the view from the valley. In the valley my view is quite limited. I can't see how roads and paths circumvent obstacles and lead to various destinations.

"From here I can see how organized everything is and how the rivers flow into the lakes and the paths and roads connect with scenic points of view. I can see the bigger picture. It's like having a God's-eye-view rather than a bug's-eye-view."

"You see well," said The Enlightened Millionaire. "Tell me how you feel?"

"That's easy," the young man replied. "I feel peaceful and calm. At the same time, I feel refreshed, alive, and ready to fly like that eagle circling overhead."

"Why don't you feel peaceful and calm when you are down in the valley?" asked The Enlightened Millionaire.

"I regret the mistakes that I have made in the past and I worry about the future, especially my financial future.

"Like most people, I spend the majority of my income to buy things and have acquired some debt. I have bought things that I really didn't need. Now, I worry about how I can turn things around, prosper financially, and prepare for retirement."

The Enlightened Millionaire shifted his position until he was looking directly at the young man.

“Don’t dwell on the past. If you can’t be the first person to recognize your mistakes, at least be the second person to recognize your own mistakes. Learn from the past, but don’t spend time regretting the past. If you spend time regretting the past, you will not be able to enjoy this moment.”

The Enlightened Millionaire continued, “Don’t dwell on the future. Plan for the future but don’t spend time worrying about the future. If you spend time worrying about the future you will not be able to enjoy this moment. Live today well and your future will also be well.”

The Enlightened Millionaire repeated his question, “Why don’t you feel peaceful and calm when you are down in the valley?”

This time the young man had a better answer, “I dwell too much on the past and worry too much about the future.” And then he added, “When I think about the past and worry about the future, I am unable to enjoy the present.”

Still looking directly into the young man’s eyes, The Enlightened Millionaire said, “Worries and concerns are thoughts. They are not actual things. They are just thoughts. To free oneself from a discouraging or worrisome thought only requires returning to your senses.”

As the young man was pondering what he had just learned, The Enlightened Millionaire asked the young man to stand up and once more gaze upon the splendid view from the mountain. “What do you feel?” he asked.

Suddenly, the young man knew exactly what “return to your senses” meant. He replied with great insight, “I feel the cool breeze. I hear the quiet sounds of the wind as it brushes against the branches of the trees. I smell the wild flowers scattered on the mountainside. I see a wonderful view before my eyes. I feel calm and peaceful.”

As they stood together, the young man felt a great admiration for this special kind of millionaire. Here was a man who prized financial prosperity but not at the cost of losing inner peace.

The Enlightened Millionaire then asked the young man a series of questions: “Can you buy the peace you feel right now? Can you buy happiness? Can you buy true friends? Can you buy cool breezes and warm sunshine? Can you buy trust and love?”

The young man answered that he could not buy anything of lasting value. “Then you are already quite rich in the things that matter most,” explained The Enlightened Millionaire.

The young man realized that feeling good about life and about himself were of utmost importance in achieving his financial goals and peace of mind. The time was passing much too quickly and he had not yet asked how The Enlightened Millionaire became a millionaire in the first place.

Almost apologetically, the young man inquired, “What is the secret to becoming financially prosperous?” The Enlightened Millionaire’s answer caught him a little off guard, “The big secret is that there are no secrets, only truths and correct principles.”

“Over your lifetime how much money do you think that you will earn per year?” asked The Enlightened Millionaire.

After some quick calculations the bright young man answered, “at least \$50,000 a year.”

“That means that \$2 million will pass through your fingers over your lifetime. That’s an awful lot of money. What will you do with all that money?” asked The Enlightened Millionaire.

“Buy things, pay taxes and bills. Hopefully, try to save some for a rainy day and for retirement,” said the young man.

“If you’re like most people, you’ll spend it all and, after a lifetime of earning, end up with very little,” explained The Enlightened Millionaire.

The Enlightened Millionaire put his hand on the shoulder of the young man and said, “You sound like you really want to know the truth about achieving financial prosperity and peace of mind. I admire you for that. You should visit with Ms. Trams. She will give you some important ideas.”

“Who is Ms. Trams?” asked the young man.

“She is a teacher at the local high school.”

“But I have already taken finance classes at the university, read books about achieving financial prosperity, and attended several professional seminars,” protested the young man.

“Do you want to achieve financial prosperity and peace of mind?” asked The Enlightened Millionaire.

Still hesitant about what to do next, the young man answered weakly, “Yes sir.”

“Then talk to Ms. Trams.”

With that The Enlightened Millionaire started down a hidden path that the young man had not even noticed before. Over his shoulder he called back, “We will meet again.”

Chapter 3

The School Teacher

When the young man arrived at Ms. Trams's classroom, she was seated at her desk. He walked up to her and asked, "Could I talk to you for a few minutes?"

"Certainly," she said with a kindly smile, "Please sit down. My students are eating lunch and I was just relaxing for a few minutes."

"The man who is called The Enlightened Millionaire said that I should talk to you."

"Oh yes," she responded quickly, "He was just here a few days ago and talked to my class."

"I thought that he didn't like to talk about money or how he became a millionaire."

"Oh, no," Ms. Trams replied, "He doesn't give professional seminars on the subject but he seems to enjoy sharing his ideas informally with people who truly want to understand how to prosper and, at the same time, enjoy peace of mind."

"Why is he called The Enlightened Millionaire?" asked the young man.

Leaning forward in her chair, Ms. Trams said, "He seems so free of pride and yet he is quite prosperous. He knows so much about gaining financial prosperity but never flaunts his knowledge. He seems passionate about living life in a peaceful and prosperous manner, but never seems to worry about it or become anxious about it."

Ms. Trams continued, "What did the Enlightened Millionaire tell you?"

"He mostly asked me questions. We met at the top of West Mountain Pass. He asked me what I could see and what I could feel. He asked me if money could buy the most valuable things in life. He also asked me how much I would earn in my lifetime and what I would do with it.

Just before he left, he said I should talk to you, and that we would meet again."

Ms. Trams smiled knowingly and went to the blackboard. "The Enlightened Millionaire asked the students how much they would make in their lifetime. The students were shocked to realize that many of them would earn close to \$2,000,000. He explained that each year they would be bombarded with over 36,000 clever TV, newspaper, and radio commercials encouraging them to spend all they earn. He said that less than 1% of Americans save for the future. Credit card debt is now in the trillions of dollars. And that many people actually spend more than they earn."

"So, what advice did The Enlightened Millionaire give to your class?" asked the young man.

"He wrote these three uses of money on the board," said Ms. Trams.

Buy Things You Need

Save and Invest

Share with Others

"He said that anyone who applied these little truths in their life would prosper in a big way."

"He asked everyone, including myself, to take a piece of paper and, at the top, write this question: Can I tell the difference between my needs and my wants? Then he asked us to write

down a variety of items and activities that money can buy. We listed such things as bikes, games, videos, dresses, snacks, cars, movies, food, jewelry, manicures, eating out, sports equipment, houses, skateboards, clothing, and so forth.

“He had everyone put an N or W alongside of each item or activity indicating whether that item or activity was a need or a want.

“Everyone shared their lists and corrected them when necessary.”

The Enlightened Millionaire explained: “This is where financial prosperity and peace of mind begin. You must be able to distinguish between your needs and your wants. Since most consumers’ buying decisions are based upon emotions, rather than on real physical needs, beware of impulse buying. If you are having trouble determining whether you are responding to a need or a want, delay your buying decision for awhile.”

“How did you respond to what he was saying?” asked the young man.

“I must admit that he was right. I had more stuff in my closets, basement and garage than I would ever need.

“But, what startled us most was when he said, Children and young people directly influence an estimated \$187 billion in adult purchases every year and teenagers spend an average of \$85 a week of their own money on everything from fast food to name brand clothing.”

He said, “Through the early years of your lives when your needs are being met by others, you should be able to save and invest at least 50% of all the money that you earn or someone gives you. When you get older, and your obligations to care for yourself increase, aim to save and invest at least 10 to 20 percent of all your income. This practice alone will put you on the road to becoming a millionaire rather quickly.”

He added, “Even when buying something you need, like shoes. You don’t need the latest trendy shoes that will cost you considerably more than a regular pair of shoes and go out of style quicker. You don’t need the latest designer dress or suit. Shop carefully and you can still be in style and save a lot of money. You don’t need a new car or truck. A reliable, late model car or truck will do you just fine and save you thousands of dollars. Big plasma screen TVs and computers with every latest electronic innovation may not be necessary unless you are trying to keep up with a neighbor or you think it’s cool to have one.”

“I realized that he was not just speaking to high school students but to people of all ages,” said Ms. Trams. “He showed us that learning to distinguish needs from wants is actually fun and leads to a life of independence, self-confidence, financial prosperity, and peace of mind.”

“It all sounds so simple,” said the young man. “I thought, after attending a number of financial seminars and reading some of the latest books on creating wealth, that it would be a lot more complicated.”

“From my experience as a teacher, truths are always simple,” said Ms. Trams. “That’s probably why we don’t try them out; we think that if it’s simple, it doesn’t work.”

“I am curious about whether The Enlightened Millionaire said anything special about achieving peace of mind?” asked the young man.

“During our class discussion, one of my students raised his hand and said that he had a very wealthy neighbor who always seemed rather anxious and nervous.”

The student continued by saying, “You are known as a very prosperous man but you seem confident and happy. Why is that?”

The Enlightened Millionaire wrote a short saying on the board. He said he learned it from an old Kung Fu marshal art master.

*“Master, how may I walk a peaceful path
when the world is seldom peaceful?”
“Peace lies not in the world,
Grasshopper, but in the man who walks the path.”*

“What do you think he meant by that?” asked the young man.

“I believe he meant that if we depend on money, or the weather, or people, for our peacefulness and ultimate happiness, we are looking in the wrong place. Peace lies within. We can’t control what happens around us, but we can control how we react to the world around us.”

The young man was amazed at how The Enlightened Millionaire could, in one moment, teach a lesson in financial prosperity and, almost in that same moment, teach a lesson in how to have peace of mind.

“Thank you Ms. Trams. My visit with you has been most helpful. I hope I haven’t taken up too much of your time,” said the young man.

“I believe I understand the first use of money is to buy things that you need rather than want. For me, that means to live life more simply and more modestly. I now understand how misusing money eliminates the possibility of achieving financial prosperity and can make your life pretty miserable. Do you have any suggestions as to where I can learn more about the second use of money, saving and investing?”

After a moment of pondering, Ms. Trams said, “Before he left, The Enlightened Millionaire suggested that I invite Mr. Elpoep to class to teach us about the second use of money.”

“Who is Mr. Elpoep?” asked the young man.

“He is a farmer who runs a very successful farming operation on the south side of town. If I were you, I would go and talk to Mr. Elpoep.”

The young man thought that it was kind of strange going to a farmer to talk about saving and investing money. He knew for sure that he didn’t want to know about growing and harvesting alfalfa, wheat, or corn.

He had also thought that it was unusual to talk to a high school teacher about achieving financially prosperity and peace of mind. Yet, his visit with Ms. Trams had been most enlightening.

Chapter 4

The Farmer

As the young man drove across town, he patted himself on the back for his good fortune. Everything he had heard so far felt right. And what he was hearing seemed so simple. He wondered why he hadn't learned more about peace of mind and the three uses of money earlier in his life.

When he arrived at the farm, Mr. Elpoep was riding toward him on his tractor. The young man was surprised to notice that Mr. Elpoep was having fun as he worked. As Mr. Elpoep stepped down from his tractor, the young man was further surprised to see that Mr. Elpoep was only in his 20's. He had expected to see an older man, one a little more weathered from years of farming.

"How can I help?" asked Mr. Elpoep.

The young man answered, "Ms. Trams, a teacher at the high school, said that I should talk to you."

Mr. Elpoep chuckled a little and invited the young man to come out of the sun and into the shade of the barn. When they had seated themselves comfortably, the young farmer said, "I have a feeling that you have met The Enlightened Millionaire and that you would like to become more like him."

"That is true," responded the young man, "but I don't understand why Ms. Trams wanted me to come and talk to you."

Mr. Elpoep explained that he had gone to the university and received his baccalaureate degree in business. He then went to work for a company in town that manufactured computer parts. The excitement of working for this company soon dwindled as he put in long hours and saw that any kind of significant promotion or large increase in salary was going to take a long time.

He said that he started to become a little discouraged. Around that same time, he began to hear stories about a special kind of millionaire called The Enlightened Millionaire. He called The Enlightened Millionaire on the phone and asked if he could talk to him. He was surprised at how quickly an appointment was made.

The young man asked, "Where did he meet you?"

The farmer answered, "On the top of West Mountain Pass."

Somewhat amused by the similarity of his first experience with The Enlightened Millionaire, the young man asked, "Of all the places to meet, why do you think he asked you to meet him at the top of West Mountain Pass?"

"I believe that he wanted me to understand that the most valuable things in life are obtained without money. I also believe he wanted me to understand how to reduce worry and anxiety and enjoy more peace of mind. I couldn't believe how simple it all sounded and how absolutely peaceful I felt when we were standing at the top of the mountain together."

"Did he explain the three uses of money to you?" asked the young man.

"He certainly did. I came from family circumstances that warranted buying only what we needed. I learned at an early age to forego a number of things that I wanted in order to stay out

of debt and put away money for college. Sensing that I was already well disciplined in the first use of money, The Enlightened Millionaire helped me understand the necessity of the second use of money: saving and investing.

“Before I explain what he taught me about saving and investing, would you like to go inside? It’s going to get a little warm out here and I could fix you a drink of cool lemonade.”

It was so pleasant and quiet sitting in the shade of the barn that the young man said that he would like to continue sitting outside but that cool lemonade sounded pretty good.

When the conversation resumed, the farmer said, “The Enlightened Millionaire asked me if I thought that it was easier to cut back on purchases in order to get money for saving and investing or produce some extra income for saving and investing.”

“Since I had already done fairly well with purchasing according to my needs, not purchasing new if I could buy used, and saving some money for larger purchases instead of going in debt, I answered that I thought that it might be easier to produce some extra income for saving and investing purposes.

“The Enlightened Millionaire seemed quite pleased with my answer.

“He said that the easiest way to generate some extra income is to sell things that you don’t need or find a part-time job.”

“He quickly added that most people do not become wealthy working for someone else. He suggested that, as soon as you find a job that gives you a base of income, you should think of additional ways to generate extra income.

‘Everyone has a million-dollar idea, he said, but most people don’t become millionaires because they don’t implement their ideas.’

“He then explained his formula for implementing profitable ideas:

1. Think of something that people want or need and are willing to pay money to obtain. You don’t have to create something entirely new, just make a new version of something, or make it better in some way, or make it less expensive to buy.
2. If it’s a product, make a prototype to demonstrate its use. If it’s a service, write a description of how it works. If it’s a process, be prepared to show what it accomplishes.
3. Decide whether you want to market it yourself, hire someone else to market it, or sell it to someone else who will market it. Think of any friends, neighbors or relatives who could help you get your idea into the marketplace.

“He said that sometimes a small business idea turns into such a profitable venture that it replaces your full-time job. That’s why you saw me riding around on my tractor, rather than still working for the computer company.

“My family owned a small potato farm in the middle of other potato farms. Our farm was located next to an old railroad track. Farmers were having a difficult time getting the best price for their potatoes because they didn’t have a packing house where the potatoes could be packed in bags, stored until the price was right, and then shipped quickly. I encouraged my family to build a packing house next to the railroad track and invite the farmers to let us pack their potatoes and sell them.

“We began warehousing tons of potatoes and shipping them when the prices were the highest. We bought more land to grow potatoes and soon had more money than was necessary to take care of our needs.

“Success breeds success, and I kept thinking of additional ways to increase our profits. I realized that, as we packed the potatoes, some potatoes had bad spots in them and could not be sold. I explored the possibility of cutting the bad spots off the potatoes and turning the good part of the potatoes into instant powdered potatoes. I won’t tell you how much income that one idea added to our profits. You may want to give up your job and join us potato farmers!

“I found out that some countries in South America were quite willing to trade instant potatoes for gold. So, we got into the trading business.

“Then I realized that people would pay more money for organically-grown potatoes than for regular potatoes. The cost of growing organic potatoes is really quite small, but the selling price is significantly higher. Again we increased our financial prosperity.

“Now, people come to us with their ideas. We carefully review their ideas and finance the best. Everybody wins.

“The Enlightened Millionaire was right. Once you find a steady income to provide the basics, immediately start looking for new opportunities to increase your income.”

The young man was more than impressed by the farmer’s story. He was truly inspired! He thought of his own job and realized that he had often felt trapped but didn’t know what to do about it. Now he knew.

“One thing that I don’t understand,” said the young man. “What does all this have to do with saving and investing?”

The young farmer’s smile broadened even further. He seemed to be enjoying this conversation. “You can scrimp here and there, sell something now and then, or work an extra job to get money to save and invest. These methods all work and are good starting places, but let’s do some math.”

“If you save just one dollar a day, compounded monthly at a 10% annual return, in about 30 years you will have \$61,885. Think of it. Over \$60,000 dollars in your hands by just putting a dollar’s worth of change each day in your account!

“Let’s say that you produce an extra \$100 of income each month for saving and investing. If you started with \$500 and put \$100 a month in mutual funds or some other savings investment program, and your money compounded monthly at 10.5% annual interest, in about 42 years you would have \$1,003,317. Without doing any work other than counting your money, you would automatically become a millionaire, whether you wanted to be one or not!”

The farmer asked the young man a question, “Are you making mortgage payments on a house?”

“Yes,” replied the young man. “I bought a house for \$200,000 and financed it for 30 years at 6.42% interest. I will make a mortgage payment of \$1,253 each month for the next 30 years.”

“I believe that I am going to surprise you a little on your house payment,” said the farmer. “If nothing else, this should convince you that saving and investing is vital to prospering financially and having peace of mind.

“If you take just \$253.00 a month and put it in a savings investment account that pays you 10% annually, and is compounded monthly, in 21 years you will have \$204,937!

“Can you believe that? You invest \$253 a month for 21 years and accumulate the cost of the \$200,000 house!

The farmer continued, “There is nothing wrong with selling something, scaling back on what you buy, or getting a little extra work so that you can get out of debt and save and invest money.

But, it is infinitely more exciting to explore other sources of income that may be right in front of you.”

“You mean like the potato business,” said the young man.

“When you drive and try to eat fast foods and drink soda, do you ever have drops of soda or bits of food fall on your pants or shirt?” asked the farmer.

With a laugh, the young man answered, “That just happened to me on the way out here.”

“Happens all the time to me,” said the farmer. “Why don’t you create a car-lap? You’d probably sell a million and help a lot of frustrated drivers.”

Reflecting on what he had just heard from the farmer, he thought, “I now know that an important key to saving and investing is to generate income beyond my regular job. Extra income can be used to eliminate unnecessary and unproductive debt and increase the amount of money I can put into a savings and investment program.”

The young man looked toward the mountains and wanted, more than ever, to become an enlightened millionaire.

“I am so glad that you took the time to talk with me,” said the young man. “I am amazed at how simple it is to find money to put into savings and investments. In fact, I am startled by the power of money to multiply itself.

“I know that if I stay clear of unnecessary debt and look for creative ways to increase the amount of money I put into savings and investments, I will feel much more confident and happy about the way I am living and certainly more peaceful.

“I am wondering, did The Enlightened Millionaire say anything to you about contending with things and people that irritate and vex you?”

The farmer seemed to relax even more as he responded to the young man’s question.

“When I met The Enlightened Millionaire on West Mountain Pass, the first thing I noticed was his calmness and tranquility. He seemed totally absorbed in the magnificent view from the mountain,” said the farmer.

“I was so impressed that I momentarily forgot to ask him about financial prosperity. I asked instead, ‘How can you be so peaceful and calm when there are so many things going wrong around you?’”

He said, “When you react to people and things around you and let them dictate how you feel, you realize that you’re living life on an emotional roller coaster. One hour you’re up and happy, the next you’re down and discouraged. To allow other people and things to irritate you is to give them control of your life.”

He explained why I should do the following four things whenever I was confronted by a potentially irritating experience:

1. **Zip the lip.** When you are upset, you tend to say and do things that you will probably regret later.
2. **Take some deep breaths and relax.** A few breaths can release a considerable amount of tension and enable you to respond far more favorably to an irritating experience.
3. **Think a peaceful thought.** Recall a beautiful place on the beach or in the mountains that you have enjoyed. Immerse yourself in such a place. Feel it, see it and enjoy it.
4. **Decide what kind of response is necessary.** Sometimes, no response is required. If a person has done something unkind to you, simply walk away. Or,

respond by saying, “I’m sorry, I didn’t know this was happening. How can we do better?” If your computer crashes or your car breaks down, stay calm, in control and get help.

“I realized that I was one of those people who reacted angrily to negative events around me, rather than acting peacefully and positively when something went wrong,” said the farmer.

“The Enlightened Millionaire taught me that happiness is not something that happens. It is not the result of luck or good fortune. It can’t be bought with money. Real happiness doesn’t depend on the outside world. It does depend on how you interpret events in the world. If you learn to control how you react to the world around you you will come quite close to being happy and peaceful.”

The young man commented, “I am always amazed at how The Enlightened Millionaire talks about achieving financial prosperity as well as happiness and peace of mind. He never seems to separate the two.”

“He is a much-admired man,” said the farmer. “Now, is there anything else that I can do for you before I get back on my tractor?”

In awe at what he had learned, the young man responded, “You have been most helpful. I’m not sure I want to leave the shade of the barn or this most enlightening conversation, but I have already taken more of your time than I intended.

“But I am curious to understand more about the third use of money. What does The Enlightened Millionaire mean by sharing with others?” asked the young man.

“Oh, that is one of the most important uses of money! It’s almost magical what happens when you share with others. I believe that you should talk to a Swedish man named Yojne Efil.”

“Who is he?” asked the young man.

“He’s the pastor of the local church. He started with a small congregation. Now, quite a few people attend his meetings. He lives in a modest house next to his church building.”

Chapter 5

The Pastor

As the young man knocked on Yojne Efil's door, he wondered what a pastor could teach him about financial prosperity and peace of mind. He was also curious about the connection between The Enlightened Millionaire and the Pastor.

When the door opened, the young man saw a person about 30 years old, dressed rather casually.

"I'm sorry to disturb you, but I was looking for Pastor Yojne Efil. Does he live here?"

"Come in, come in. I'm Yojne Efil. Come in and sit down."

The young man was surprised. He had expected to see an older man wearing some vestment of his calling as a pastor. As the young man moved toward the couch, he reminded himself that he shouldn't be surprised by the people to whom he had been directed. Each one had taught him great truths about achieving financial prosperity and peace of mind.

The young man started the conversation by saying, "I was asking Mr. Elpoep, the farmer, about the third use of money. He seemed very excited about this use of money. He thought that sharing wealth was absolutely essential to understand if I truly wanted to achieve financial prosperity and peace of mind. He said that I should come and talk to you."

"I'm flattered that he would send you to me," said the pastor.

"And, if you don't mind," added the young man, "I assume that you met The Enlightened Millionaire. How did that come about?"

Leaning back in his chair, Pastor Yojne Efil told the young man an interesting story.

"When I first started preaching, not many people were attending church meetings. I thought that I was doing a pretty good job of getting to know everyone and making friends with them. I learned that most of the people in my congregation were quite industrious but not financially prosperous. I spent a lot of time trying to encourage them by teaching God's word as recorded in the Bible.

"Several months ago, after our regular church meetings, one of the members of the congregation lingered behind. When I approached him to say goodbye, he asked me how I was doing as a new pastor. I told him that my congregation was not growing very fast and that contributions were rather low.

"He told me about the three uses of money and said that no one is fully prosperous and happy unless they share their time, money, talents and possessions with others who may be in need.

"Then he totally surprised me by referring to Solomon in the Bible. He pointed out that Solomon was one of the richest men who ever lived. He said that Solomon understood a great truth about prosperity. He quoted two scriptures from Proverbs, which were written by Solomon, about sharing one's wealth and another one from Malachi which talks about the minimal amount that should be shared:

Proverbs 28:27: "He that giveth unto the poor shall not lack: but he that hideth his eyes (from their needs) shall have many a curse."

Proverbs 3:9-10: “Honour the Lord with thy substance, and with the firstfruits of all thine increase. So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.”

Malachi 3:10: “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”

“I knew that a tithe meant the tenth part. But I had not thought of giving a sermon on finances from the Bible,” continued the pastor.

“This man suggested that everyone in my congregation had learned from childhood how good it felt when they helped a friend or did a kind deed for someone. ‘All people already understand the truth of the sharing. Extend their understanding by explaining that many people feel empty and dissatisfied because they focus on acquiring things for themselves and not enough on giving things to others,’ he said.”

“I told him that my people were not very well-to-do and would have difficulty giving part of their earnings to charity or the church.”

“All the more reason to share,” he said.

“Did you know who he was?” asked the young man.

“At that time I didn’t know who he was. But, I was impressed by his sincerity and total confidence in what he was saying.”

“Did you give a sermon on finances?” asked the young man.

“As a matter of fact, I did. I explained the three uses of money and then I asked my little congregation to give all they could to the church or a charity of their choice for the next three months and see what happened.

“I hate to admit it, but I didn’t have as much confidence in the idea as the man who shared it with me,” said the pastor.

“The first month passed and everyone seemed quite content with what they were doing.”

“During the second month, new faces started to show up at the church. I believe my little flock was telling others about prospering by sharing.

“After the third month had passed, I asked everyone to stay after church meetings for a few minutes.

“I asked them about their experience of giving to others and especially, about sharing their money with others. I was not sure what they were going to say. In fact, I really didn’t know if anyone was going to say much of anything.”

“Quite to my surprise, a sea of hands shot into the air. Some told of unexpected temporal benefits that they had received like better health and opportunities to find new sources of income. Others told about spiritual benefits like inner peace and happiness. Still others told of how they had made positive changes in their spending and saving habits in order to make consistent charitable contributions.

“They seemed to be learning that if they give away a portion of all they earn or, if they give away something they possess with the intent to help someone in need, their whole character would be transformed for the better. They were finding out that they could prosper in a variety of ways and gain a feeling of happiness and confidence that could not be gained in any other way.”

The young man inquired, “How do you account for the increase in attendance at your church?”

“I believe,” said the pastor, “the people in my congregation started to realize that prospering by sharing is part of a great spiritual truth. You cannot be truly prosperous and happy by desiring and keeping more than you need. Abundance for you and your family is desirable but only if you are also able to share a part of that abundance with others. In fact, sharing one’s prosperity is more of a law than a truth. If you keep the law you *do* reap the benefits.”

“You mean I can add to my prosperity by subtracting from my prosperity?” asked the young man.

“That is a clever way to describe the third use of money,” replied the pastor.

“So, you think that the increase in attendance was due to their experience of sharing with others?” asked the young man.

“I believe that sharing their increase was a very motivating principle for my people because they felt the immediate results. Many of their friends and neighbors were impressed with their charitable acts and with the happiness and confidence they were developing. New people started to come to my church meetings. And when the new people started to become more charitable in their lives, they seemed to draw others into our meetings.”

“I have not attended many church meetings in my life,” admitted the young man.

With a little grin, the pastor said, “You can always attend one of our meetings if you would like. Remember, however, the most important thing right now is to start putting the third use of money to work in your life.”

The young man looked at his watch and realized that he had been talking to Pastor Yojne Efil for over three hours! He was startled. In each of these last three conversations about the use of money, it seemed like time stopped. He had become so absorbed in learning about the ways to prosper and have peace of mind that he was totally unaware of the passing of time.

The young man apologized to the pastor, “I have taken much more of your time than I intended. You have been most charitable by sharing your experiences with the third use of money. I can’t begin to tell you how much I have learned.”

With a little hesitancy, the young man asked, “Did The Enlightened Millionaire say anything about achieving peace of mind beyond the confidence and happiness that comes by properly applying the truths associated with the three uses of money?”

“I remember an early morning meeting we held to celebrate Easter,” said the pastor.

“Everyone arrived a tiny bit late and looked a little unkempt. Everyone, that is, except the Enlightened Millionaire. He arrived a little early, acknowledged me, and sat down quietly. I couldn’t help but notice how peaceful he seemed.

“After the meeting, I thanked him for coming and asked him how he managed to arrive ahead of time and look so calm and collected at such an early hour in the morning.

“He said, If you start the morning peacefully it is easier to stay peaceful during the day.

“This may mean getting up a little earlier than usual,” he continued, “so that you have plenty of time to shower, eat, meditate upon the good things in life, and listen to inspirational music as you prepare to go to work, or even to an early-morning Easter meeting.”

“The key is to allow yourself more time than what the task will take so that you don’t feel rushed and anxious and so that you can enjoy every moment! I enjoyed coming to this meeting. I left home with sufficient time to drive without rushing, notice the scenery along the way, breathe the fresh air, and arrive a little early.”

Pastor Yojne Efil seemed quite peaceful himself as he recounted this experience with The Enlightened Millionaire.

The young man thought, “The pastor apparently had learned how to start his morning peacefully and allow more time than what the task takes. My staying a little longer than he probably anticipated didn’t seem to bother him at all.”

“Is that when you realized that he was the person who people called The Enlightened Millionaire?” the young man asked.

“When he had finished telling me about starting the morning peacefully, I asked him if he was The Enlightened Millionaire.

“He didn’t say anything. He just bowed a little and nodded his head. Then he smiled and shook my hand. With that subtle gesture, he turned and walked quietly away. I knew, without a doubt, that I had just been instructed by The Enlightened Millionaire!”

The young man felt a chill that passed through his whole body. He knew that he had heard another simple, but great, truth. He wondered if he now knew how to prosper and be peaceful like The Enlightened Millionaire.

At the risk of appearing still a little unenlightened, the young man said to the pastor, “I have learned so much from Ms. Trams, Mr. Elpoep, and you. But I don’t know if I can put it together into one whole beautiful picture. I remember my first meeting with The Enlightened Millionaire up on the mountain, overlooking the valley. It seemed so peaceful and I could see how everything fit together.”

“I believe you know what you need to do next,” said the pastor.

With a little bow of his head and a warm smile, the pastor graciously walked the young man to the door and wished him much success in culminating his search for prosperity and peace of mind.

The young man knew exactly what he needed to do next. He would call The Enlightened Millionaire.

“I’m sorry to bother you again but could we talk one more time?” asked the young man.

“I’ve been expecting your call,” said The Enlightened Millionaire.

“I will be at the top of West Mountain Pass at 8:00 a.m. tomorrow morning. See you there.”

That evening, the young man reflected back on all he had learned about prosperity and peacefulness since that first meeting on the mountain. He thought about the instructions that he had received from the school teacher, the farmer, and the pastor. He noted that none of his learning focused only on financial prosperity or on peace of mind. They were always talked about at the same time, as though they were necessary complements to each other. He got the feeling that to be financially prosperous without peace of mind and happiness was utterly useless.

The young man had learned a great number of truths for achieving financial prosperity and peace of mind. But he still wasn’t certain that he had learned how everything was supposed to work together. He also wondered why The Enlightened Millionaire had been expecting his call.

Chapter 6

Back to the Mountain

The morning was bright and warm as the young man reached the top of West Mountain Pass. He saw The Enlightened Millionaire standing by the edge of a group of pine trees. A young deer was eating from his hand.

As the young man approached, the deer became startled and ran away.

“I didn’t mean to disturb such a beautiful scene,” apologized the young man. “I’ve never seen a wild deer seem so friendly toward a person.”

The Enlightened Millionaire looked as the young deer entered the pine trees. He then turned easily and faced the young man. “The deer felt no threat from me, only my concern for it. Now, what can I do for you?”

“I am learning to become prosperous and feeling more peaceful than I have ever been in my life. But I am unsure whether I understand what I have learned,” said the young man.

“And another thing, why did you say that you were expecting me to call you?”

“We learn in pieces but live in wholeness and in harmony with all things,” answered The Enlightened Millionaire.

The young man thought, “Now he is beginning to sound more like a far-Eastern mystic than a multi-millionaire.”

Before the young man could say anything else, The Enlightened Millionaire invited him to sit with him on an outcrop of rocks overlooking the valley. As the young man became comfortable The Enlightened Millionaire asked, “What have you learned about peace of mind and financial prosperity?”

“From you, I first learned to enjoy the moment by not dwelling on past mistakes or worrying about the future. Learn from the past and plan for the future, but enjoy the present.”

“I also learned from our very first meeting that concerns and worries are only thoughts. To free myself from discouraging thoughts, I need only return to my senses, like I am doing right now. I smell the wild flowers, feel the cool breeze on my face, and see the tall pines framed against the white, billowy clouds and brilliant blue sky.”

The young man continued, “You asked me how much money I would make in my lifetime. When I told you almost two million dollars you asked me what I was going to do with all that money. You said that money can’t buy things of real value, like happiness and genuine friends. You warned me that most people spend all that they earn and don’t use their money wisely. Then you suggested that I talk with Ms. Trams, the school teacher.”

“And what did you learn from the school teacher?” asked The Enlightened Millionaire.

“From Ms. Trams I learned the three uses of money: 1) Buy things that I need. 2) Save and invest. 3) Share with others. I learned how to distinguish between my needs and wants. I learned that I could save thousands of dollars by buying used instead of new, like buying a good used car or truck instead of a brand new one. I figured out that I should buy a modest home to start with so that I don’t take on excessive amounts of debt.

“Ms. Trams also taught me about walking the peaceful path. She told me to look within for peace of mind, not without. She said that I must not depend on the outside world for peace and happiness. She taught me that I can’t control everything that happens around me but I can control how I react to the world around me.

“Then she suggested I talk with Mr. Elpoep, the farmer.”

“And what did you learn from the farmer?” asked The Enlightened Millionaire.

“Mr. Elpoep said that, If you have learned to buy wisely and according to your needs, then it is easier to earn extra income to save and invest than it is to try and cut back further on purchases.”

“I learned that I could sell my unused stuff or get a part-time job to obtain extra income.

“Mr. Elpoep taught me that if I had a job that was producing a good base of income, I should consider starting a small business effort or creating something that people would buy. He taught me how to implement my ideas and how to make money multiply itself.

“Mr. Elpoep also taught me how to stay calm and in control when things around me went awry. He gave me four clever steps to follow: Zip the lip. Take some deep breaths. Think a peaceful thought. And decide what kind of response to make.

“I can’t believe how peaceful my life is when I use those four steps. It’s amazing!

“Then Mr. Elpoep said that I should talk to Yojne Efil, the pastor, about sharing with others.”

“And what did you learn from the pastor?” asked The Enlightened Millionaire.

“I’m not much of a church-goer,” said the young man, “but what he said made a lot of sense.

“He told me that I already know how good it feels to give something to others. He said that the Bible promises that if I would give to the poor, contribute to charity, or to the church of my religious faith, that I would prosper more than the receiver.

“The pastor also told me that he tried an experiment in giving with his congregation. His people actually became happier and more prosperous when they learned how to share with others and use their own money more wisely. Apparently, other people in town heard about the successful results of this experiment in giving, and started coming to his church meetings.

“He taught me that if I would learn to get on the peaceful path in the morning, I had a better chance of staying on it and enjoying my whole day. He suggested that I get up a little early so as to have time to shower, eat, meditate on the good things in my life and possibly listen to some peaceful music as I get ready to go to work.

“He said the key to staying calm and peaceful is to allow more time than what the task takes. That way I wouldn’t feel rushed and anxious about what I had to do. And, I would have time in between tasks to pause and enjoy what I had just accomplished.”

A bushy squirrel darted past. Both men followed its zigzag trail into the woods.

The Enlightened Millionaire said, “You have learned much truth. Are you enlightened?”

The young man felt uncomfortable with the question. He had learned a lot about prospering financially and about peace of mind. He didn’t want to embarrass the man who had led him to a much better way of life.

Mustering up all the courage he could, the young man answered, “I am enlightened but I am still somewhat uncomfortable.”

Delighted by the young man’s honesty, The Enlightened Millionaire laughed.

“If you had said anything other than that, I would have been disappointed,” said the Enlightened Millionaire.

“Enlightened discomfort occurs when true principles are practiced in pieces rather than together as one great whole.”

“What are the three uses of money?” asked The Enlightened Millionaire.

“Buy things you need, save and invest, and share with others,” answered the young man.

“Correct. Now think of them as *one* use of money,” prompted The Enlightened Millionaire.

“Do you mean that when I acquire some money, no matter how large or small the amount, I should share part with others, save and invest part, and buy things I need,” said the young man.

“Correct again.”

“The three must become one. You shouldn’t have to think about them as separate issues. They must become one in you,” answered The Enlightened Millionaire.

The young man was truly excited with this kind of thinking and said, “I have been to several financial seminars that had to do with getting out of debt. One seminar leader’s plan was to pay off debt first and then start saving and investing. He treated them as separate activities and recommended that paying off debt should be first and saving and investing should be second. He never mentioned anything about sharing with others or how to tell the difference between needs and wants. Your philosophy seems just backwards from what he was saying. You would probably say do all four at once!”

The Enlightened Millionaire smiled and looked at the beautiful valley below.

“Now we are getting someplace,” thought the young man. “Most people learn truths but don’t practice them. When they do practice them, they do it in pieces and chunks rather than in one wonderful unified whole. This produces weakness and disharmony of effort because everything is not working together.”

The young man almost broke his arm patting himself on the back for his great insight.

Relishing in his new found enlightenment, the young man’s reverie was interrupted by another question from The Enlightened Millionaire, “You told me several truths that you have learned about obtaining peace of mind. Now tell me about peace of mind.”

The young man hesitated for a moment. He thought about living in the moment by not getting stuck in the regrets of the past or the worries of the future. He remembered anxiety and concerns were thoughts that could be eliminated by returning to your senses. He also remembered how to get on the peaceful path in the morning and stay on it throughout the day. But how could he put it altogether into one beautiful truth?

Then he thought about the young deer eating out of the hand of The Enlightened Millionaire. What had he said at the time? Something like, “the deer felt no threat from me, only my concern for it.”

With a little bit of uncertainty, the young man said, “Peace of mind comes when you are in control of yourself and in harmony with all things.”

The Enlightened Millionaire smiled and said, “I have learned from those before me that without control, there is no power. Without the power of wisdom, there is no peace. And without peace, there is no happiness.”

The young man started to feel as though this might be his last conversation with The Enlightened Millionaire. He didn’t want their visit to come to an end. He was finally coming to realize his own potential to achieve financial prosperity and peace of mind, both at the same time. No more ‘bits and pieces’ kind of thinking and actions for him. Oneness, harmony, quiet control. Make financial prosperity and peace of mind one quest. *That* was true enlightenment.

Almost unnoticeably the sun had risen and was now high in the sky. Only the quiet sounds of summer reached the top of the mountain. The young man found it difficult to believe that the morning had passed so quickly.

As The Enlightened Millionaire stood up to leave, he looked at the young man and said, “Your happiness and prosperity are now in your hands.”

For the young man, words were hard to come by at a moment like this. There was so much he wanted to say. After a somewhat awkward pause, the young man simply said, “Thank you for everything that you have taught me.”

The Enlightened Millionaire started toward a trail leading down from the mountain.

The young man called out, “You truly seem to look at things upside down and backwards more than anyone I have ever known.”

The Enlightened Millionaire laughed.

The young man continued, “Thank you again for sending me to Ms. Trams, Mr. Elpoep, and Pastor Yojne Efil.”

“They are all bright people,” called back The Enlightened Millionaire.

Then, with a small grin on his face, he added, “The only thing I thought was backwards about them was their names.”