THE CURRENCY OF THE FUTURE

When You Know This, You Control Your Destiny.

BRAD DEHAVEN
I thank all the leaders who have impacted my life through their example.

“When a strong man takes a stand, the spines of others are stiffened.”
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**Do Something Great with Your Life**

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Do something great with your life

Do you remember what you dreamed about as a kid? Did you ever think of becoming an astronaut, a movie star, or even the President of the United States? I know I did. As a kid I was a great athlete, a hard worker, and a big dreamer. Maybe I would be a professional surfer, or perhaps a big business leader. I always felt that I was meant to do something great with my life. One of my big dreams was to someday be an NFL superstar like my dad, who played for the Dallas Cowboys under Tom Landry.

It was that dream I envisioned that carried me through the grueling two-a-day football practices in high school. Why else would I have chosen to wake up at 6 a.m. and run up and down stadium steps in the scorching August heat? I’ll never forget the feeling of my calves burning and the sound of those steel bleachers chattering under my cleated feet. No wonder they called it “hell week”! It was sheer agony, but inside of me I knew I wanted to perform for my dad, for the team, and to set a great example. I wanted to stand out in the crowd and be a winner. The dream of victory is what kept me going.

I can picture it as clear as day. The stands are full of wildly cheering fans, the band’s drums echoing in the night as our team gathers for one last pep talk before bursting onto the field. We play our hearts out through blood, sweat, and tears, and the game is close, but we come out of it victorious! Haven’t you ever had dreams like that? I never did become an NFL superstar, but thanks to the great cheerleaders who encouraged me along the way, I have been fortunate enough to see some of my dreams come true in my life. How about you? Well, I’m here to let you know that you can do it! There’s a giant inside each and every one of us—yes, you too! And when that giant awakens—watch out! Miracles happen.

I remember a business trip I took to Oakland once. After being away from my wife and kids for a few days, I was anxious to get home so I arrived at my departing gate early. I settled into a chair and pulled out a book when out of the corner of my eye, I caught a glimpse of a gentleman whose briefcase had spilled out onto the floor. I jumped up to help him and we exchanged a few words and a handshake. His name was George. As he gathered his things and began to head off, something came over me and I called out to him, “George!” He stopped and turned around to look at me. “Do something great with your life.” There was an awkward silence and it was as if he and I were the only ones standing in that terminal. He thought for a moment, smiled, and turned to go. I sat back down and started reading my book again when I noticed someone walking up to me. It was George. “Brad,” he said with a tear running down one cheek, “I’m 64 years old and no one has ever told me that. Thank you, thank you.”

You see, I know you can do something great with your life. I believe we all have the capacity to live our best life. Why not join me on an adventure? Be bold and take a chance on you. I think you’ll discover that your greatest moments lay ahead of you in The Currency of the Future.
“My dad says his purpose is to set an example. He says, ‘People don’t listen to the words you say, they watch your actions of the day.’”

–Blake DeHaven

My dad never says we can’t afford something. He says, “Well, we’ll just have to help more people.”

My dad wants everyone to win. He tells me to “Think big!” and says that I can have anything I want if I help enough people get what they want.

Sometimes he has me work in his office, or out in the yard. He always says, “Work before play.”

I think my dad really has a crush on my mom because he’s always trying to impress her. Besides that, he’s always sneaking her li’l kisses and tickles. I think my mom likes that stuff a lot.

My dad says his purpose is to set an example. He says, “People don’t listen to the words you say, they watch your actions of the day.”

When I grow up, I want to be just like my dad.

When It’s All Said and Done

Life is short, life is precious, and life will end for all of us. My personal belief is that we will all be accountable for how we choose to live the one life that is given to us. I believe there will come a day when you will meet your creator. I’ve imagined that day might go something like this: God meets you at the entrance to your next life. But before taking you through, he sits you down and shows you the moments of your life as you lived them. As you watch and relive your past experiences and actions with Him, you are at times embarrassed, ashamed at some, but laugh and smile at others. When it is done, you think, “I could have done so much more, I could have done so much better.”

He then shows you another life. Again, it is you, but with bittersweet eyes you gaze upon the life that “could have” been. You watch the golden opportunities that were placed into your life that convert to abundant and fulfilling rewards. Sure, you saw setbacks and challenges, but in
Chapter I
The Winds of Change

What is The Currency of the Future? Is it a promising dot com or stock market strategy? A high IQ, good grades, and a college diploma? Or, is it just a lucky break that happens to a fortunate few? Remember that old phrase, “A penny for your thoughts?” The Currency of the Future states, “I’ll bet a million on your capacity to think!” This book is based on the premise that you contain the magic to do great things with your life. I believe that somewhere buried within every one of us is an idealist looking to make an impact in a big way. Discover your ability to think and act, and you will. The life you’ve only imagined until now is waiting for you to step up to the plate and create it. You’re sitting on a gold mine and it’s time you started cashing in on it.

Never before has there been a better time for you to make your move. The winds of change are in your favor. Right here and now is your chance to follow your passions, make your mark, and own your one and only life. You may be thinking, “Yeah, yeah, I’ve heard it all before.” Then it’s time to start listening, absorbing, and acting because the only thing standing between you and the fortune that you’re worth is the six inches between your ears. You are The Currency of the Future. Your thinking and your actions are what determine your life. Stop the
noise for a moment and tell me—are you ready? Will you join me in the
greatest discovery of your life? If your answer is yes, then we’re ready
to talk about your future. If your answer is no, then it’s time to wake up
and face the truth about your life: You only get one. So why not live a
great one? It’s not a fire-drill or a practice-run. You don’t get a second
change!

When you blow it on an X-Box game you can press the “restart” button.
When you mess up on a spreadsheet you can just open a new file. But
in life, you don’t have that option. You are only going to live your life
once.

Are you having fun? Are you making what you’re worth? Are you
making a difference? Be honest. There’s no one watching you read this
book right now. It’s just you and me. What does your heart tell you?

These aren’t small questions are they? They’ll shake you up a bit if
you really ponder them. If your heart says, “No, no, and no.” Here’s
the good news: The times in our lives that we feel we have the least
power are actually the times when we have the most. These are the
times when we decide to act, to redefine who we are, what we
believe, and make the significant decisions that alter our destiny.

Let me tell you what we’re going to cover in this book. First, we’re
going to take a look at some business and social trends that are affecting
the way we work. We’ll discuss why now, more than ever, we must
consider change and how we can profit from it. Next, we’ll talk about
some of the fundamental skills and attitudes you’ll need to capitalize on
the opportunities of the future. Then finally, we’re going to throw some
fuel behind it all to get you up to high gear and give you the greatest
chance for success.

“**The significant problems we face in life cannot be solved by the same
level of thinking that created them.”** —Albert Einstein

**Engine Check**
Before we step on the gas, let’s make sure your engine’s really ready
for the undertaking. Take a minute and ask yourself honestly—how do
you rate from 1 to 10 in the following two areas. 1 being the least and 10 being the most:

How **Teachable** are you? Do you ask a lot of questions and try to gain information whenever possible, or are you a “know it all”? Do you dish out your opinion about most things, or do you find yourself searching for answers? Are you typically the one doing the talking or the listening? Rate yourself now for how teachable you are. ____

How **Motivated** are you? If you got swept up in a great idea, would you perform? Are you eager to change to get what you want? Do you find yourself avoiding change at all cost, or do you invite it? Are you typically open to new ideas, or do your fences come up? Do you value comfort and acceptance over progress? Give yourself a higher number if people would describe you as ambitious and self-motivated. If you resist new things and goal setting, give yourself a lower number. Rate yourself now for how motivated you are. ____

Now take those two numbers and multiply them together. You will have a number somewhere between 0 and 100. Let’s see where you are:

70–100  Congratulations! You will get tons of value from this book.
50–69   You can expect good results.
30–49   This book can make a noticeable difference.
0–30    I would challenge you with this: Could there be something you can think of that would actually motivate you to change? If so, stay with me; a change can be the most exciting thing that ever happened to you. If you really can’t think of anything that will motivate you, take this book back and exchange it for a novel or go watch TV.

Here’s why these two qualities (teachable & motivated) are critical. This book isn’t just a bunch of information about trends or business success. Information requires no response, no reaction, and no results. Rather, it is a book of instructions, which, if digested and acted upon, will change your life forever. We’ve heard that “Knowledge is power.” In reality—“Applied knowledge is power.” Action in agreement with great instruction is the crux of progress.

“A period of great change is the ‘best of times’ for those who have the vision to profit by new economic arrangements and the ‘worst of times’ for those who continue to rely on old crumbling institutions.” —William Stanmeyer
Okay, one last thing. Most journeys begin by packing a suitcase, this one will not. The journey into The Currency of the Future requires you to dump the baggage now. Whatever you’re carrying with you from the past—lose it. Give yourself a fighting chance and start fresh without the junk. Go ahead and leave the past behind.

- Past disappointments
- Past failures
- Past mistakes
- Past attitudes
- Past beliefs

My friend John always says, “Give up on the hope of a better past.” You can’t bring your same old self into a bright new future. Success requires change, growth, and a fresh outlook on your life’s journey. Bury your past or your past will bury you. Do it now; get rid of that dead weight holding you back and look forward to the adventure ahead. Now, we’re ready to go!

**A Period of Great Change**

Let’s face it, times are changing and technology is moving at warp speed. Gone are the days when it was possible to start working at eighteen and retire from that same industry forty or fifty years later. The world is changing to a global economy and our thinking needs to adapt and evolve along with it.

Our society is about to witness an explosion in non-conventional ways to answer the basic economic question: “How do I make a good living?” The next decade will reveal a tidal wave of opportunities through technology in home-managed professions enabled by mobile devices and increasing efficiencies of the web. The trends are moving away from mass employment and new opportunities coupled with the web are blowing the traditional job paradigm to pieces. More and more people are breaking free from the chains of earning a living. Rather than clinging to job security and living paycheck to paycheck, workers are exploring new and better ways to build a life on their terms.

Web designers, freelance writers, accountants, and countless other professionals today, both self-employed and full payroll, are performing their 9 to 5 in their PJs. They are capable of working from just about anywhere: while sipping on a vanilla latte at the neighborhood Starbucks, flying over the Pacific at 35,000 feet, or sitting in the courtesy lounge while waiting for an oil-change. These new professionals have technology to thank, and its conveniences are just now beginning to take hold in the workplace.

The web has revolutionized the way the world does life and business. Yet, if we think of the possibilities, its impact on society is still in its infancy. Think about it: The Internet came into public use in the mid 90s and ten years later, business over the Internet accounts for over $100 billion annually! The changes to come are absolutely staggering. Here’s an amazing fact: 80 percent of the technology we will use in our day-to-day lives 10 years from now has not even been invented yet. Imagine that! Due to the pace of technology, a trillion dollars of business is moving from brick and mortar stores to click and order over the Internet and the Web is rapidly becoming the infrastructure of the new economy.

**Blindsided!**

A friend of mine introduced me to Jim Harris, author of a book titled *Blindsided*. In his book, Jim talks about several companies that have been blindsided by the recent changes in technology. Let me share a few of his examples with you:

*In 1999, an 18 year old kid named Shawn Fanning decimated the profit model of a $40 billion industry by releasing a program called Napster. It has forever changed the recording industry and the way music will be distributed in the future.*

*FedEx no longer has the need to answer 700,000 phone calls today or to hire 20,000 additional people to handle the growth in package volumes. They also will not have to pay to print two billion forms or ship them to customers this year. Why? Because of FedEx software on the web, two thirds of all customer inquiries are answered by the customers themselves online! Customers are*
now entering shipping data, as well as printing their own bills, tracking packages, and checking billing information.

Polaroid, the company that came to define instant photography was blindsided by the rapid rise of digital photography. In October 2001 Polaroid filed for bankruptcy protection.

These pages could be filled with example after example of how companies, industries, and financial markets are being blindsided by change. Bill Gates in his book, *Business@the Speed of Thought* writes, “In three years every product we make will be obsolete. The only question is whether we’ll make them obsolete or if someone else will.”

What’s keeping you from being blindsided?

Let me give you one example of a company that recognized and responded to change. Apple Computer’s CEO, Steve Jobs, took the fiercely competitive computer market, blended it with the music industry and released the iPod. Today, it is one of the most coveted personal gadgets in America. It’s clever, it’s cool, it oozes innovation, and it’s created a new standard in how we purchase music.

Successful people realize that what happens may be out of your control, but what you do with what happens is completely up to you. It’s your choice, just as it was the choice of the companies listed above. They could choose to dig in their heels and cling to the hope that things would never change, or they could recognize that learning and responding are the only sustainable competitive advantage they have.

How about you? Will you cling to a world that will no longer exist? Or, are you willing to learn and adopt The Currency of the Future?

Let me tell you what happened to me. Like most of us in our senior year, I went to see my high school counselor to seek guidance on that monumental question, “What am I going to do with my life?” In response, my counselor said, “You scored high in math and geometry. You should be an engineer.” So, just like a lemming in line, I followed the conventional wisdom of the currency of the past and traipsed off to college to get a degree in Engineering. As an engineer, I made significantly
less money than I did working as a waiter and I was working twice the amount of hours! Not only that, I hated what I was doing! “How could this be?” I thought I was following the road to success. It wasn’t long before I took my diploma off the wall and looked for something else.

I decided to start my own conventional business. The good news was that I made $100,000 my first full year in business! The bad news was that it cost me $180,000 to make it! On top of that, I had employees, overhead, office space, and inventory, and I was tied to my customers 24/7. So here I was, 27 years old, newly married, and $80,000 in debt! Talk about being ready for a change.

I was at a crossroads. I could take the familiar road and go back to being an Engineer or a waiter to spend the next 10 years of my life paying off the debt, or I could look for another way and take the unfamiliar road less traveled. I chose the latter, and that has made all the difference.

**Reality Check**

Be honest, haven’t you had one of those moments? A moment when you ask yourself some of life’s toughest questions? I remember driving home from my second job on a Saturday. I had recently started my career as an engineer and was working a second job for extra money. I was on the 15 freeway traveling south in the second lane when it happened. Both hands on the steering wheel, I thought to myself, “Is this it? Is this what life is going to be about for me? Driving back and forth to a job, doing my best to stay ahead, to keep afloat, and to pay the bills?”

Have you ever felt that way? Well, you’re not alone. I read that over 86 percent of Americans say they dislike their jobs. Furthermore, a recent employment report by Harris Interactive stated that more than half of the workers surveyed said they feel “overtired and overwhelmed,” and more than a quarter said they have trouble balancing their work and personal life.

Being tired makes everything that much more stressful, but it’s like having a baby. You get used to it. It’s kind of sad. The kids sometimes ask, “What’s the deal with Dad? Does he still live here?” I’ve thought, “This is going to kill me.” –Source: USA Today

“*If you don’t have hope for the future you have no power in the present.*” –John Maxwell

I have been practicing law for 14 years, and although I recently made partner at my firm, I want out. I’ve never liked the adversarial, antagonistic nature of what I do, and lately I’m so fed up with it I can barely drag myself to the office. But what else can I do? Are there opportunities in corporate America for legal refugees?

–Source: Fortune Magazine

For many American workers there is the concern of outsourcing. Employees forced to train their replacements say the practice is a stark illustration of how the hiring of foreign workers is plundering U.S. jobs. According to Forrester Research, in the next 15 years American employers will move about 3.3 million white-collar jobs and $136 billion in wages abroad.

When computer programmer Stephen Gentry learned last year that Boeing was laying him off, he wasn’t too surprised, as many others in the company were experiencing the same fate. What really stunned him was his last assignment: managers had him train the worker from India who’d be taking his job. –Source: USA Today

Working a job they dislike, being overwhelmed, hopeless, and fearful of having the rug pulled out from under them—why? Why do so many people waste their precious lives for what fails to inspire them?

How about you? Are you just grinding it out day after day, or are you living on the edge and chasing a dream? Are you giving away the best hours of your life to a boss and a paycheck, or are you investing it in your future? One thing is certain: Security in the new economy will not be found in the traditional job.

“*Stop going for the easy buck, and start producing something with your life. Create, instead of living off the buying and selling of others.*”

–Carl Fox in the movie Wall Street
WAKE UP AMERICA!
I’m often asked how I came up with the title of The Currency of the Future. It’s simple, I got mad! This book is the result of total frustration! The more I saw the world change, the more I saw people ignore it. The more I saw the workplace change, the more I saw people digging-in their heels resisting it; and the more I saw technology increase, the more I saw people question it. My frustration comes from living in a time that is bursting with opportunity, yet so many people are sleeping right through it. I could have titled the book “WAKE UP AMERICA!”

It’s like a marriage counselor trying to work with two stubborn people who are unwilling to take responsibility for their actions. Both of them are blaming each other and stuck in a rut, unwilling to change. Stubborn people don’t grow and living in the past keeps you there.

The grocery workers are on strike, the phone company employees are picketing, and laid off workers are complaining. Is that The Currency of the Future? NO! Let’s revisit the constitution for a moment, “life, liberty, and the PURSUIT of happiness.” Some people ignore the word “pursuit” and think it’s a guarantee, a hand-out, or something they have a right to just for being an American! If you’re not making what you’re worth, it’s because you choose not to. My friend Bob says that society rewards you in proportion to your contribution to others. If you feel you’re not receiving enough of a reward— that’s a clue.

Are you being paid more or less than you think you are worth? If you answered less, what are you doing about it? Are you just complaining and demanding more? Or, maybe you’re quietly waiting around for someone to notice you and how hard you’ve been working. Why don’t you start noticing? Why don’t you take control of your life and find a way to make what you think you’re worth? After all, it’s your life isn’t it? I’ve heard it said that if you want to change some things in your life, then you have to change some things in your life! If you are willing to change, you can break through the paradigms that have limited you in the past and open up to a whole new world of opportunity. If you constantly avoid change or wait around for others to change, success will constantly avoid you.

“Individuals who will succeed and flourish will also be masters of change....” –Rosa McBeath-Canter, Harvard Business School

Now, notice I didn’t say change is easy. It’s hard work for most folks. Those who try to change are often faced with heavy resistance from all sides. The world wants you to remain average. But if you’re reading this book, my guess is that you’ve already opened your mind to the prospect of change in your life. My guess is that you know in your heart that you are meant to experience more, more of what is important to you. Maybe...

More Money
More Freedom
More Fulfillment
More Travel
More Choices
More Time
More Influence

That’s great! Discontentment is the catalyst for change, and people with a compelling reason to change, will.

Change is also uncomfortable isn’t it? I think we’d all agree that no one really likes change. Okay, maybe there are a select few who thrive on it, and for those of you that do–go home and switch sides of the bed with your spouse before going to sleep tonight. On the other hand, are there instances where we do like change? How about your clothes? Do you wear the same thing every day? And do you eat the same meal every day? No. Then is it change that makes us uncomfortable, or is it our lack of control over change? Isn’t it really the changes that we can’t control, like layoffs and rapid technology we don’t understand that makes us so uneasy? Well, the good news is that learning and applying The Currency of the Future will equip you to manage and control how change affects you. It’s just what you need to launch you forward.

Recently, my wife and I visited the Hotel Del Coronado where I was employed as a waiter during my college years. The “Del,” as they affectionately call it in San Diego, has been a landmark resort for over
110 years. It had been almost seven years since I left, yet I was overcome by a sense of déjà vu as I walked into the lobby one summer afternoon. I had worked as a waiter in the beautiful “Crown Room” and five nights a week I would put on a tuxedo to serve elegant food to hotel guests and visitors. This time, I had my shorts and Tommy Bahama Hawaiian shirt on as we walked around and admired the grand resort once again.

I didn’t expect to see any of my past co-workers since it had been so long, but I couldn’t resist the urge to peek into the Crown Room just once before leaving. To my surprise, almost the entire staff that I used to work with was still there! After a few handshakes and hellos, I saw Frank. Frank and I had worked together for many years and I can still remember how he complained about everything. “I hate this job.” “Why don’t they change this menu?” “Why do I always get the crummy shifts?” On and on he would go. I suppose that’s why I was most surprised to see him still there.

I thought if anyone would have left and moved on it surely would have been Frank. He seemed so miserable, yet he hadn’t changed a bit. Not two minutes into our conversation and he was already harping about something else, complaining and criticizing this and that. When he asked me what I was up to, I told him about the i-commerce business I had started. “Oh, nobody makes money in those things,” he clamored. I just smiled to myself and as I turned to leave, I heard him say, “Don’t get your hopes up!” I couldn’t help but wonder, “Why is it that people can have so much MORE, but choose to settle for LESS?”

Some people never change. As Kim and I drove back home that day, I thought about the kind of life I might be living if I’d stayed at what my friends had called “The perfect job.” Would I be driving my precious wife home in a luxury car to her dream home? Would we be spending our days together playing with our children? Would I be as passionate and excited about life? Would I be fulfilled? Not a chance. I’m glad I got my hopes up! If I had resisted change and listened to people like Frank, I would be driving home in the same old car to a rented apartment and both Kim and I would be heading off to a job the next day. We were thankful for the choices we made and the lifestyle it provided for our family. When we got home, we smiled and asked each other the same question we ask every day: “What do you feel like doing today?”

How about you? How would you spend your day if you were free? No deadlines looming, no boss to answer to, no financial pressure. What would you do today?

“Two roads diverged in a wood, and I took the one less traveled by, and that has made all the difference.” –Robert Frost
The Design of an Ideal Business:

1. Low start-up cost  
2. Offers items that are in high demand  
3. Offers items that have repeat purchase  
4. Distributes rather than manufactures  
5. Can eventually run without you  
6. Has the ability to leverage to others  
7. Access to a successful mentor  
8. Make a life, not a living  
9. You can use your gifts  
10. You can be recognized
Though my journey has only just begun, everything I have given up and sacrificed along the way has been worth it for what my family and I have gained in return: for my freedom and for the deepened friendship and love with my beautiful wife who has always made me feel like a hero, for the precious time I have been able to invest with my children, for the lives that we’ve touched, the friends we’ve made, and for the wild adventure it has been. If I had to start all over, I would do it again in a heartbeat, to earn my freedom and have the chance to create the life I choose to live.

Had I known back then what I know now, it would have been a much easier road. There were moments when the road seemed to cave in on me from every direction and I wondered if the price was worth it. The following is an entry from my journal during one of those times:

The past few years have been bittersweet. I have been blessed, but I have struggled. I have remained hopeful, but at times I have lost hope. I have made mistakes, but I have been forgiven. I have been sidetracked for moments, but I have remained reliable and trustworthy. I’ve taken hits and wondered if it is worth it to keep on. But I have remained on the field and I’ve stayed in the “front row.” Regardless of what has happened or how I have felt, I have never left “the game.”

“You can only become truly accomplished at something you love. Don’t make money your goal. Instead, pursue the things you love doing, and then do them so well that people can’t take their eyes off you.”
–Maya Angelou
It’s a new day and I will step into it. I will remain in the “front row.” More than anything, I need to become the man that God wants me to become. I will not despair, I will not get weak in heart, and I will never give up!

Wherever I see a seed of ambition, I will water it. Wherever I see an embryo of leadership, I will nurture it. Wherever I see the smallest spark of hope in someone’s eyes, I will fan it, and bring it to a flame.

I was made for this, gifted for this, and I will be held accountable for this. Do this and you will hear, “Well done my good and faithful servant.”

Will your journey be worth it for you? Only you can know the answer to that question when you get there. Maybe you’ll think it was worth it when you earn your freedom and you walk out of your boss’ office for the very last time knowing that tomorrow, and all the days for the rest of your life, belong to you.

“Money doesn’t buy happiness but it sure can give you the giggles.”
–Brad DeHaven

Maybe you’ll think it was worth it as you and your family excitedly pack and prepare for that long awaited vacation you always talked about taking. Or, when you wake up for the very first time in your new home and lay there for a moment, just to let it all sink in. Maybe it’ll be worth it as you adjust the driver’s seat in your brand new vehicle exploring all the gadgets and features before driving off to have lunch at your favorite restaurant. Maybe it’ll be worth it just to see that look of love and respect in your spouse’s eyes, or for the peace of mind knowing that your family is financially secure.

Maybe it’ll all have been worth it to see the tears of relief in an aging relative’s eyes as you tell them not to worry, that you’re going to take care of everything; or to receive a phone call from your church telling you about the lives they have impacted because of your faithful contributions. Maybe it’ll be worth it as you seal an envelope full of cash anonymously addressed to a family in need.

Maybe it’ll be worth it to see your parents swell with pride as they mention you to their friends; or to see that priceless look of surprise followed by a hint of embarrassment as you bump into old friends who doubted your chances at success. Or maybe, it’ll be worth it when you look in the mirror and for the first time in your life, you see a person who is truly living the life they dreamed of. Only you will know at that moment, if it was worth it for you.

I love what Dawna Markova said in her book, *I Will Not Die an Unlived Life*. “I need to shed, to let go of what no longer is alive, to get bare enough to find the bones of what is important to me. I need to let go of the ways of knowing that have not, cannot, and will not take me where I want to go.” *Will you let go and live your dream?*

Martin Baxbaum wrote: “You can use most any measure when you’re speaking of success. You can measure it in a fancy home, or an expensive car or dress. But the measure of your real success is one you cannot spend–it’s the way your child describes you when talking to a friend.”

Is your life a proud reflection of who you are? What would those who know you best, truthfully, say about you? While I can’t predict the words my children would choose to describe me, I hope it would go something like this:

**My dad is the best! He loves me lots and tells me I’m special and that I can do great things in life.**

**He’s a hard worker, but always takes time to throw the football or play with me.**

**When I meet his friends, they talk about possibilities, places to go, things to accomplish, and people they can help.**

**Sometimes we go out and look at things, big things. My dad never says we can’t afford something. He says, “Well, we’ll just have to help more people.”**
My dad wants everyone to win. He tells me to “Think big!” and says that I can have anything I want if I help enough people get what they want.

Sometimes he has me work in his office, or out in the yard. He always says, “Work before play.”

I think my dad really has a crush on my mom because he’s always trying to impress her. Besides that, he’s always sneaking her li’l kisses and tickles. I think my mom likes that stuff a lot.

My dad says his purpose is to set an example. He says, “People don’t listen to the words you say, they watch your actions of the day.”

When I grow up, I want to be just like my dad.

When It’s All Said and Done
Life is short, life is precious, and life will end for all of us. My personal belief is that we will all be accountable for how we choose to live the one life that is given to us. I believe there will come a day when you will meet your creator. I’ve imagined that day might go something like this: God meets you at the entrance to your next life. But before taking you through, he sits you down and shows you the moments of your life as you lived them. As you watch and relive your past experiences and actions with Him, you are at times embarrassed, ashamed at some, but laugh and smile at others. When it is done, you think, “I could have done so much more, I could have done so much better.”

He then shows you another life. Again, it is you, but with bittersweet eyes you gaze upon the life that “could have” been. You watch the golden opportunities that were placed into your life that convert to abundant and fulfilling rewards. Sure, you saw setbacks and challenges, but in this life you used them as stepping stones to greatness. You lived your dream. Your life was a masterpiece.
Whatever your beliefs may be, make your life a masterpiece. Don’t get so caught up in trying to make ends meet that you miss out on making a life. Don’t allow your trivial busyness to keep you from enjoying life’s most precious and satisfying seasons. The overtime hours, softball leagues, and Saturdays spent waxing your classic car will all be meaningless in the end.

None of us get a second chance. We have only one brief moment in time, one chance, to either live our very best life, or regret... wishing for what could have been.

The Alchemist, Paulo Coelho, says the world’s greatest lie is this: “That at a certain point in our lives, we lose control of what’s happening to us, and our lives become controlled by fate. That’s the world’s greatest lie.”

Your life is not controlled by fate; your life is controlled by you. You can live your dream. It’s your choice; it is in your hands.

I want to end my life with “no regrets.” No regrets.

I hope that through our journey together in this book, I’ve challenged you to revisit the course of your life: to discover your dream, identify your obstacles, and chart new paths to forge ahead. And perhaps, for the first time, you’ve challenged yourself to really think.

I believe that “an obstacle identified, is half overcome.” When you close this book in a moment and have a clear idea of the obstacles you’re ready to overcome, the circumstances you’re ready to change, and the dream you’re ready to chase, YOU’RE HALFWAY HOME! You’re halfway home to living the life you were designed for. Live your dream. Go for it! The Currency of the Future is waiting for you.