



Streetwise Spirituality

*An Entrepreneur's Journey
to the Oneness*

by Lawrence Katz



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MY JOURNEY AS AN ENTREPRENEUR

INTRODUCTION

I laughed when I sat down to write this book. It is funny to me because for the first thirty-five years of my life, I wouldn't read books because I was afraid of being brainwashed by someone else's ideas. Ever since I can remember, I have wanted to be an original and find my own way to live. I have created my own way of doing business and my own form of spirituality. Now I find myself writing a book full of inspirational ideas on business and spirituality.

I am writing this book because I feel it is important to reach out beyond my current sphere of influence and share how fear and greed in my beingness turned into a state of love, sharing and cooperation. At times I've literally slept with a gun under my pillow at night, and yet now I sleep with my doors and windows open, allowing the love of this unbelievably beautiful universe to enter my home. I started out as an entrepreneur always thinking, "How can this benefit me?" In the *Now*, in order to live a righteous life and enjoy the abundance created by your venture, ask yourself, "How can this benefit the next person?" If intuition says it won't, then it isn't likely to bring the prosperity (inside and out) you seek. True prosperity is a way of life, not just accumulating money.

People often get mixed up, thinking that they are supposed to be out there taking care of everybody else. But without taking care of their own internal connections of self-love, they end up resenting that they are stuck in jobs that aren't bringing them satisfaction, just financial gain. People often are chained to their jobs because they've always worked for money instead of having their money work for them. Many people choose to go to work, and then come home and live their lives. I consciously choose to combine my work and my life as one joyous experience. This book is dedicated to sharing with you my understanding of how to be prosperous in the material world and be in relationship with the One who created all. This will create in your life the kind of abundance that I've found with

friends, loved ones and my community. Even the writing of this book is a part of the life process that combines my work and my joy of being.

It takes a lot of courage to be an entrepreneur because an entrepreneur always has the final say—and there is no one else to blame. There is no guarantee that any financial rewards will be there at the end of a venture. Over the years many friends have come to me with their emotional, spiritual and business questions. Many of my friends have masters or doctorate degrees and need answers about how to do things in the practical world. This is interesting to me because I have gone through life using only my common sense and instincts. I read classic comic books to get through high school English classes and considered myself almost illiterate as I was pushed through school and graduated.

My friends gave the name *streetwise* to my wisdom because I grew up in the ghetto streets of New York City. I learned to survive by being thrown out into the world at the tender age of nine and had a limited number of years of formal education.

Let me take you back to where my life adventure began, and I'll share with you the experiences I have had and the lessons I have learned. My aim is to inspire you to go beyond any self-imposed limitations and to reach out for your dreams and your connection to the One.

Lawrence Katz
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CHAPTER I

I was born into a living hell. It was safer to walk in the middle of a busy street than to walk on the sidewalks where you could be pulled into an alleyway and never be seen again. In my third generation, poor immigrant family, the poverty consciousness I grew up with was focused on basic survival. From the time I can remember I was either being beaten by my father, my older brother or the neighborhood gangs.

Along with that trauma, it was expected of me to contribute to the family income. As soon as I was nine years old my father decided it was time for me to help support the family. He woke me up one Saturday morning, saying, "I've made you a shoe box. I'm going to teach you how to shine shoes." He trained me for a week on how to give a good shine and to snap the rag with rhythm the way the black boys did.

The following Saturday he escorted me to the subway station and said, "Take your shoe box, count the stops to the sixth stop, then go down to Yankee Stadium and don't come back until you've made some money."

So there I was, nine years old, counting the subway stops on my fingers and knowing that when I got to the second set of fingers, the sixth stop, it would be time to get off. I trembled inside as I counted each finger not knowing what would be waiting for me when I got off the train. The doors opened when I got to my thumb. I took my shaking body and newly acquired shoebox and followed the crowd in the street to the entrance of Yankee Stadium.

I looked to see where the white boys were. There weren't any! There were black boys and Puerto Rican boys shining shoes. I shook even more inside but I hid my fear and put on a strong front of confidence. I found a little spot and started calling, "Shoe shine, shoe shine, nickel shine!"

Because I was the only white boy, lots of people came over. Soon there was a line of people in front of me waiting for a shine and watching me crack the cloth just like the black boys did. After awhile the other boys started getting upset that the new kid on the block was taking away their business. They threatened to

beat me up and run me off. I was frightened but somehow even at that young age I knew I was being taken care of.

Suddenly, I came up with an idea. I knew that the black boys felt intimidated about approaching the white people to sell shines and I saw the door of opportunity open. I found six black boys who were the best shiners and entertainers who could really crack the cloth the way the customers liked. I went to them with an idea that would eliminate their need to approach the white people and would enable me to do what I enjoyed—dealing with people and avoiding the boredom of manual labor.

I raised the price of a shine from a nickel to a dime. The boys still got their nickel plus a tip and I got a nickel from each one as well. Having others do the work while I did the promoting appealed to me. This was my first taste of what was later to become an unquenchable thirst for being an entrepreneur. I realized then that I had the power to create situations where I was in charge rather than being a victim of circumstances. I learned how to create my own reality so that today I believe someone could drop me naked just about anywhere in the world and I would find a way to survive and prosper.

I like to remind people that everybody has an entrepreneur inside of them and to encourage them to have faith in their creative abilities. Let your survival self keep the bread-and-butter job, but allow your entrepreneurial self to reach out in other areas of your life. Even if you never make any money, expressing your creativity and ingenuity will give you that feeling of self-worth which is essential for true prosperity.

CHAPTER II

When I was ten years old my uncle came to my father and said, "You've got to get your children out of this hell-hole. They're going to become juvenile delinquents."

Indeed, I already carried a switchblade and belonged to a neighborhood gang. A few years earlier my uncle's family had moved out of the ghetto to Washington, DC. My uncle was making a living there as a salesman for a large furniture store. He urged my dad to relocate there and to realize that he could provide a better way of life for the family. With his brother's encouragement and support, my father broke away from his old belief system that he could only make a living as a manual laborer, which he had done ever since he was eight years old. His mother had chained him to the coal heater that heated the boarding house they lived in, and he had had to shovel coal into the furnace all day long.

When he got to be about 19, he started making hats for his brother-in-law. He was in a little cubicle about 4 feet by 8 feet. There were two blocks where steam came through and he would pull these strings and block the hats with isometrics to form the pattern and the hats would then stay in those patterns. *He did that for 27 years and we lived in total poverty.* His brother-in-law became extremely wealthy and never let my father come out. My father would always ask if he could show the hats. His brother-in-law would say, "Oh, no, no—you're too busy. You've got to stay back here and block the hats. I'll sell them."

So my father agreed with his brother that the Bronx was a terrible place to try to raise a family and mustered the courage to leave his back-breaking job. This example of my father's courage in taking a leap into the unknown has stayed with me all my life. I learned from my father that it is a mistake to hold on to a job that isn't bringing any reward beyond a weekly paycheck. There's always something better in store if you are willing to take risks.

My father moved to Washington D.C. and began work as a furniture salesman. He sent money back to the family for the first six months, and then we joined him in a small apartment on the outskirts of the city. After living in the ghetto, the low-income apartment we moved into seemed to me like the Ritz. There was a swimming pool in the apartment complex and a park with a baseball diamond across

the street. Back in the Bronx, the only time I could touch a tree was on weekends when my older brother took me to the park fifteen blocks away. For the first ten years of my life, our tenement fire escape was my "back yard." It was three feet by six feet and was jolted every fifteen minutes by the passing of a train.

As soon as I had become adjusted to our new way of life, I began looking around for ways to contribute to the family income. I enjoyed the independence of being able to buy my own clothes and treats, and the satisfaction of contributing to the economic survival of the family.

I met a Fuller Brush salesman who needed a delivery boy and, for an hourly wage, helped him to deliver merchandise to his customers. I was a cute kid and the ladies on the route liked to give me milk and cookies when I came by to deliver their orders. I took these opportunities to ask if they needed to buy more products and to let them know which ones I thought would best serve their needs. The salesman, who would be waiting for me at the end of the block, got irritated that I was taking so long. But when he saw how many more orders I was bringing in, he was willing to set me up with a display case of my own and pay me on a commission basis. His route soon doubled, and by the following summer I had my own route!

Over the next few summers, I made a lot of money both as a Fuller Brush salesman and working with my father in the furniture store. Every year on Washington's Birthday, the furniture store held a bargain-day sale. All of the used and damaged furniture they had taken in trade was discounted. One time I was put in charge of the annex section selling those used items. The purpose of this department was to lure customers with bargain basement prices and then steer them over to the main showroom. It was a cash and carry situation. Since they didn't really expect me to sell anything, I wasn't even given a cash register. But it's impossible to suppress a natural-born salesman. By mid-afternoon my pockets were bulging with money. I had to go into the office to find a place to put it! The secretary was amazed and followed me back to the annex to see what I was doing.

I then waited on a woman who was looking at a dining table with a wobbly leg. She asked me if it was sturdy. "Of course it is!" I replied and brought my fist down hard in the center of the table to prove my point. The leg fell off and the table

collapsed to the floor. Without missing a beat I said, "Well, that's why you're getting such a bargain! And now it will fit perfectly into your car. I'll even give you an extra \$5.00 off to repair the leg."

The woman said, "I'll take it!" At that the secretary, who was watching this performance, fell to her knees in helpless laughter. This brought my father, the owner and the other salesmen running in to see what was going on. I was waiting on several people at once taking in money right and left, and by four o'clock in the afternoon had completely sold out the used furniture department! The owner then brought in some of the new furniture for me to sell.

This experience was one of the highlights of my life. I was having a great time doing what I loved, and my father was so proud of me that he recounted this story many times over the years.

I gained a great deal of self-empowerment those summers in dealing with the adult world. This sense of confidence has helped support me during the less-successful moments of my life.

Another transforming experience during this period was after a streptococcus infection of the kidneys. At the age of twelve *I was pronounced dead* after running a fever of 106 degrees for four days. A priest was called in to give me my last rites, and my mother screamed, "But he's Jewish!"

As I lay in the hospital bed surrounded by doctors, my soul hovered over my body. I found myself in such bliss I had no desire to return to my body. *I was told by the One that I had a specific purpose and that I had to return.* I re-entered the body with a new awareness that there was nothing to fear about dying; the only part of life to fear was *living*. From that moment on, I have been trying to live in that blissful state that I felt then. This has meant different things to me through the years.

An entrepreneur should be prepared to deal with changing times because the hallmark of a true entrepreneur is in breaking the norm. People busy living the "normal" life sometimes experience resentment at this break from conventional ways of earning a living.

I found myself at the receiving end of this resentment when, at the age of sixteen, I got a job at the Standard Drug Store in downtown Washington, D.C. The

owner was offering a 10% commission above the hourly wage for selling generic (store brand) products. Needless to say, I told everyone in line how they could get a better deal buying the store brand. By the end of the first month I had made as much money in commissions as I had in hourly wages. Some of the other employees complained that I was holding up the line and that I was greedy. The manager said, "Larry may not get as many people through the line, but he makes us more profit. You should all be like him!"

Once again I had encountered the frustration of those who would have preferred me to be like them so that they could stay in their safety zones. And, I had realized that as far as customers were concerned, if you have a good deal, go ahead and brag about it! People are drawn to your enthusiasm and the products will sell themselves.

At sixteen I was also a member of a Jewish Fraternity called Si Atlis. It was the oldest chartered fraternity for teen boys on the East Coast. That year it was facing bankruptcy. There was no money in the treasury and there were bills to pay. The two fundraisers held that year had lost money. The group decided for the first time to impeach its president. They then approached me and asked if I would take the office. I said that I would, but under certain conditions: that I would be in charge of the next fund-raiser and that anyone I called to do something would do it. I would assign everyone to a committee.

The group accepted my terms. I chose to do a dance to raise money because I was well-known as "the dancer." I was *so* well-known that by that time, I had been barred from all the Jewish community fraternity dance contests because for three years I had won every contest I showed up for. In those days the DJs would give about 100 records to the first-place winner, so I had thousands of records. Every time I went out on a date, I would give between 50 and 100 records to the girl I was going out with—which made me the "cat's meow"! Dancing has been one of the greatest joys and opening experiences of my life.

I called everyone in the fraternity, told them what to do, how to do it and when to report back to me. I reminded them: If you don't do the work, don't report and don't come back. The dance was scheduled for one month away. I oversaw the building rental, the publicity and the hiring of the band.

It snowed the next three weekends and nobody could get out. But, as usual, the One took care of me and I wound up with clear weather on the weekend of the dance. *Everyone* came and, because of fire regulations, people had to be turned away and asked to come back later! We sold drinks and collected money all night. In the end we had raised \$3,000. Again, a situation I was in charge of went from bankruptcy to prosperity, and not only with money. . . .

I was also elected "heart throb" of the B'nai B'rith sorority. There were 65 girls and every time there was a meeting, every time there was a pajama party, any time there was any activity, I would be the only male person there. I learned so much from hanging out for 2½ years with 65 girls! It gave me a valuable perspective of how the other side related to life. This knowledge has allowed me to have many valuable friendships with women throughout my life.

While serving as "heart throb" I also became the social coordinator between the two groups. I earned the love and respect of both of them and experienced the pleasure of creating abundance for others. As with my early experience with the shoe shine boys at Yankee Stadium, I found myself in the position of doing very little actual work and getting all of the credit because I "took charge" of the situation. I had others working for me and was direct and forceful without having to be harsh.

When things are supposed to happen in an entrepreneurial venture, they just flow and happen. Enjoy the rewards of the ventures that work, and learn from those that don't quite live up to your expectations.

CHAPTER III

When I graduated from high school in 1962, my parents informed me that they had no money for me to go to college. I had not done well in high school and they figured I probably wouldn't do well in college. My father said, "I won't waste money on a dummy!" All my friends were going to college and I felt left out. I decided to raise my tuition money myself.

That summer I got a job as a waiter at a fancy resort in the Catskill Mountains—a place where I had been told the tips were really good. I drove up, checked into the workers' quarters, put on my uniform and started to wait on the rich patrons. I was really enjoying myself. I found out I really loved to wait on people . . . until a snobby rich woman started calling me "Boy!" She would snap her fingers and say, "Boy, get me this. Boy, get me that."

I immediately went over to her and said, "How may I serve you? And, by the way, my name is Larry." I got what she wanted and came back.

Then she snapped at me again, "Boy, get me a glass of water!"

I got her the water and said, "I don't think you heard me. My name is Larry." A few minutes later she started again, "Boy . . ."

I went over to her table and said, "From now on if you want me to serve you, you can call me Mr. Katz."

She said she was going to call the maitre d'.

The street-punk side of my nature emerged and I spit out, "Fuck you! You can call anyone you want to wait on you!"

The maitre d' came running over and ordered me to apologize.

I refused. . . .

I was fired. . . .

I knew my future chances of getting a waiter's job in that resort town were ruined and I was in deep despair. After packing up to go home the next day, I decided to spend my last night there going to the evening show. I had a few drinks and was feeling no pain when the black performer asked for a volunteer from the audience to dance with her. I sprang to my feet and cried, "I'll dance with you!"

We danced and brought the house down. People were thrilled to see a white guy dance like a black man with a black lady. The number was so well received the performer asked me if I would work for her the next night and come up from the audience and dance.

I danced many shows with her and made enough money to pay for room and board in the workers' quarters of the resort. I made up my mind to stay and look for other ways of earning the money I needed for college—I didn't want to go home defeated. I decided to offer private dance lessons to the older Jewish women who watched me dance in the evening show. These older ladies really enjoyed dancing with a younger man who fussed over them and made them feel young again. Besides paying my hourly fee, they gave me big tips.

Another money-making scheme I used to earn my college tuition was engaging in Friday-night poker games with the other employees with whom I shared the workers' quarters. I would spend Friday nights in the bunkhouse using the lessons my father had taught me when, at the age of ten, he gave me my allowance in pennies and had me play poker with him. I took college-smart kids to the cleaners every payday. By the end of the summer they all owed me money.

My experiences that summer taught me that every time there is something that doesn't work, there is something else that will work . . . if you're just open to it. I learned that I didn't have to do things the way everyone else did them, and I could choose my own hours and discover my own creative ways of making a living. I earned enough that summer to buy a new wardrobe, a newer used car, *and to pay for my first year in college.*

CHAPTER IV

During my first year in college, I lived in a fraternity house where the members were required to sustain a 3.0 grade-point average in order to live there. My average was about 1.3 *but the house passed a rule saying I could live there anyway.* My reputation as a high school "heart throb" and my skill as a dancer had made me very popular with the girls. The guys in the fraternity wanted to have me around so I could introduce them to all my girlfriends. I found out that you don't have to have credentials to be accepted, but something people want.

While in college, as in high school, I found that the skills I had were not those of the academic world. I was getting D's and C's in most of my courses. Most of the teachers taught with the left-brain process, which doesn't work for someone who learns everything from doing, rather than from reading.

The one course I excelled in was Economics. The professor began the class by saying, "Read the book, but all my tests will be on what is taught in the classroom. The book is just a resource." This professor really enjoyed having me in his class. I was inspired by the knowledge he was giving me, and my questions inspired him to go beyond his usual teachings.

During my college experience, I realized that my intuitive way of doing things is given little credence in school. Academics want memorization of facts and figures and don't teach people how to use their instincts to survive in the real world. I felt I could make a lot of money using my intuitive self rather than my academic self. I realized that my professor was right—I was wasting my time in school.

I left college to become a full-time salesman. I went to work in a large department store and within three months was overseeing people twice my age.

CHAPTER V

Things in my life were going very smoothly after college. I had a nice car and an apartment, and everything was blissful until the day I got a letter in the mail saying, "Uncle Sam wants YOU!" My first impulse was to go to Canada, like some of my friends were doing, to avoid the Vietnamese conflict. There was no way I was going to fight and possibly give my life for a war I didn't believe in. Again, instead of being like most of the masses, blindly following the leaders of our society, I started to look for every angle to handle the situation.

I didn't want to avoid my duty as an American citizen to serve in the armed forces, for I truly am a patriot and love the highest ideals of what America stands for. I went down to the Pentagon and talked to a friend of my aunt's to get advice about how to avoid going to Vietnam. He informed me that if I enlisted for three years instead of being drafted for two, I could choose the duty I wanted to have and where I wanted to serve. Then I went to a lawyer to check to see if I would have any rights if the terms were changed. He said that I wouldn't, but I felt it was worth the gamble and an extra year of my life to make sure that I didn't have to fight in the war. I took the best of the worst choices and enlisted.

I went to Boot Camp in Fort Jackson, South Carolina, and the first thing I heard from my fellow soldiers was, "Never volunteer for anything. On the second day of camp they were picking squad leaders and my instincts told me I would rather be a leader than a follower, so I raised my hand when they asked who had ROTC training in college. Because of that training, they made me squad leader and put corporal stripes on my sleeve.

Half of my squad consisted of Blacks and Hispanics who were thought of by most whites as inferior to the rest of us. In my first talk to the squad, I informed them that there would be no racism in my squad and that everybody would be treated as equals. "I grew up on the streets," I told them, "and I know the life that you've had to live."

This immediately made me an outcast with the white boys who considered themselves above the others. It took three weeks of living up to my words before

the minorities in the squad really believed that I was treating them equally. This trust brought out the best in them.

We were the best squad in the platoon and got the highest ratings in all areas. In the fourth week of basic training, I was given six passes to give out to the best performers in my squad—who happened to be four Blacks and two Hispanics. Once these men had seen that they were really being treated equally, they had put out even more effort than was required of them. The white men became outraged when I gave the passes to those who deserved them, and they went to the First Sergeant to complain. He came up to me and said, "Are you a nigger-lover?"

I said, "No, but I was told to give the passes to the men who worked hardest."

He told me we didn't give passes to *niggers*.

I refused to take the passes back, so he took my stripes away from me, saying, "We don't allow nigger-lovers to be in charge here."

I then went to the Commanding Officer, who also told me I should give the passes to the white boys. I said, "You can take these stripes and wipe your ass with them. Who is above you?" I told him I would make a lot of trouble for him.

He was surprised at my stance and backed down, saying, "Well, since your squad is the best, it is hard for me to take your stripes away. I'll let you work this out with the First Sergeant. I'll tell him to put your stripes back on."

"Thanks," I said, and I walked away feeling confident in myself.

After this, I continued to make friends with the minorities and made lots of enemies among the whites. Twice during boxing matches, I was beat up by guys who were bigger than me. These matches were permitted to settle disputes . . . but I didn't know how to box and couldn't use my street fighting. Because I didn't give up when they pounded on me, even some of the bullies started to appreciate my stance in life and started to befriend me and some of the minorities in my squad.

My squad continued to be Number One. Because the whites and the minorities started to work side by side as a team, we were unbeatable. The First Sergeant and the Company Commander still didn't like me, but they respected me. By volunteering to become squad leader, I got to choose who got KP, guard duty and the menial jobs like cleaning the latrines. I didn't have to do any of these duties

myself because I was in charge. The only time I pulled KP was on Christmas so my Christian friends could have their holiday.

I liked the feeling of being in charge and having that power. After basic training I was asked what duty I wanted to go into next, and I immediately inquired what the most influential job was next to the Company Commander. I was told it was the Company Clerk—everything that goes to the Company Commander had to go through the Company Clerk first. So that is what I signed up for.

The next step in my military experience was advanced training. Because I had been a squad leader in basic training, I had the opportunity to become a squad leader again. On the second day of advanced training, I walked into the barracks and found everyone crowded around an ex-Marine who was teaching them karate, showing them how to take a knife away from someone who is coming at you. I was fascinated by his skills and volunteered to try to come at him with a pretend knife. Within seconds he had the knife out of my hand, me in a full Nelson with my arm behind my back, and was applying pressure.

I said, "Okay, let me go."

He told me to say, "Uncle."

I told him that wasn't part of our deal.

He put more pressure on my arm . . . it was becoming very painful. Again he told me, "Just say Uncle."

I started to get very angry and felt my defiant side coming through. Through the pain and held-back tears I turned and spit in his face, saying, "Break it, mother-fucker! You'll never get me to say Uncle!"

Instead of breaking my arm, he let go and gave me a big hug. He said we were going to be the best of friends. From then on he became my protector. Because of that incident nobody in the platoon picked on me anymore, even though I was smaller than most of them. They knew I wouldn't give in and that behind my softness was ferocity.

The next time I had to defend myself was over a card game. A big bully I was playing with said that his four-of-a-kind beat my straight flush. I asked if we were playing by the book of Hoyle. He said we were, so I suggested we get a copy of the rules or ask an outside party and settle the dispute like gentlemen. He said, "I'm

right and you're wrong!" and picked up the money. I quickly added up what I thought was in the pot. He told me he would punch me out if I asked anyone to give an opinion on the game.

I got a rule book and tried to show it to him. He slapped me across my face and told me to let it go, but for two weeks I kept going up to him. Each time he would try to hit me and I would run away. Finally I couldn't stand the humiliation of running, even though he was almost twice my size. I went to my protector and told him I had to fight the guy and asked him to just make sure the bully didn't stomp my face into the ground. So I walked up to the guy, who was lying in his bunk feeling smug, and said, "I'm here for my money. I've proven to you that I won and I want the money now!"

He got up from his bed and said, "Get outta here you little punk, or I'll break you in two!"

I spit in his face, saying, "Come on and try!"

Even though he was bigger, I was faster and knew how to fight street-style. I wound up beating him. I told him I wouldn't take the money from him because that would be stealing, but I was willing to fight him every day until he gave it to me. As I turned and walked away, he took a large can full of water and cigarette butts off the wall and hit me over the back of my head, spilling the stinking water all over me. At that point I became totally enraged. The fierceness in my eyes froze him for a split second. In that split second, I turned and with one karate blow from my foot to his face I broke his nose and with another blow proceeded to break his knee. I pulled his head back and raised my hand to finish him off. At that moment I could have killed him in my out-of-control rage. . . .

My protector hit me over the head with a chair and knocked me out cold.

When I woke up, an ambulance was there and the bully was being taken to the hospital in critical condition. Instead of feeling triumphant, I was ashamed and sorry for losing control and hurting him so badly. The Company Commander called me in the next day and told me the man was out of critical condition. When I explained my story to him, he went to the hospital and told the man if he didn't want to be court-martialed he would have to sign a paper stating that he fell down a flight of stairs.

I went to the hospital and told him I was sorry that our struggle had escalated to a battle of life and death and that I wished he could forgive me. I vowed that if this man were totally healed, I would never let out that rage again. All the men, of course, made me out to be a hero for beating up this bully; but I didn't feel like a hero. That was the last time I ever raised my hands to hurt another human being.

Although technically I had graduated from advanced training, I still didn't know how to type, spell, file, write letters or organize. Everything that I'm the worst at in the entire world was what was required of me in this cosmic joke. I thought, "They're going to court-martial me. There's no way I can do this!"

I chose to be stationed in Germany since that was where my ancestors were from. I wanted to get a feeling for the place where my family name originated.

When I got to Germany, I didn't have to know what I was doing because I had three months before they would find out how incompetent I was—I was scheduled to replace the company clerk and he wasn't leaving for three months. My training hours were only part-time, so I had lots of extra time to shoot pool and play poker! After the first month, I had made enough money to buy a VW bug and to nicely furnish my private room. I also had a lot of people asking me for loans—so I started a loan business with the money I won from gambling. I went out dancing and carousing every night and slept in until ten every morning. I was having a wonderful time. I really didn't care if they threw me out; I was only there because I had to be.

At the height of my happiness, and just before I would have to show them how incompetent I was, I received a message that my father had been killed in an automobile accident. I went to the Red Cross to verify the information because I had a feeling that my father was still alive. I found out that he was still alive but in critical condition. I booked a seat on the first available flight home, but the airport was snowed in.

As I lay in bed around 2 a.m., I found myself awakened by a sense of another person being present in the room. I opened my eyes and saw a faint image of my father before me. His spirit had come to say good-bye. We had a warm and intimate conversation. He asked my forgiveness for the places in our relationship

where he had fallen short. I was able to forgive him and release his spirit to the rest that his hard life had earned him.

When the phone rang at 5 a.m., it was the Red Cross again. They were surprised that I knew my father was already dead. They told me that he had died around two o'clock that morning. From this experience, I received a second message that there is another reality after death. These experiences have given me the courage not to fear death but to look at it as a transition to the next phase.

When I got home from Germany, things were really in crisis. My brother had just had a nervous breakdown and had been given shock therapy, which in those days was felt to be a really good way to help manic-depressives, but it turned him into a vegetable for many years. Because my mother and brother had no means of support, I got out of the service on a hardship discharge. To this day, I still wonder who's driving my VW and who got the rest of my possessions. I'm sure all the guys who owed me money were glad that I didn't come back!

About that time, I met a young lady who was eighteen and already had a year-old child. While I was dating her, she got pregnant. She gave birth to my daughter, Laura. So not only did I have to support my brother, my mother, and my girlfriend, but also her daughter and our newborn daughter. It taught me quickly about responsibility and taking care of others!

CHAPTER VI

I had arrived back in the States just hours before my father's funeral to find all my family and friends sitting Shiva. In the Jewish tradition, this is a week-long period of mourning in which the mirrors are covered, there no is radio or TV entertainment, and friends and family come to pay their respects. It was very depressing being in the room with everyone sitting around long-faced and crying and discussing my father's death. Because my father's spirit had come by on the evening of his transition, I felt a sense of peace despite my sadness and knew that this morbid scene was not something my father would want. I ripped the sheets off the mirrors, opened up the liquor cabinet, served everybody drinks, and sat down and began to tell funny stories about the adventures my father and I had shared.

I told them about how my dad and I won our first boat in a poker game. In teaching me poker at age ten, he gave me a hundred pennies for my allowance and then played poker with me. The rule was that the game would be over if he won the hundred pennies, but if I could win more, he would give me more money. So I really had a great incentive there to learn to play poker.

When I was 16, he and I were in a poker game and of course I was the only kid there. We had worked out signals. Now, you might call this cheating but my dad didn't think so, and at that time I felt okay with it. We never manipulated the cards but we definitely manipulated the betting by sitting across from each other. If he had a strong hand, he gave a signal. Or if I had a strong hand, we would be able to signal each other and raise the pot so that whoever was in would be caught between us. Having somebody pump the pot like that really added a lot to it.

So we had won all this money, and now this guy thought he had a good hand. He bet his boat against all of our cash, and we won the boat. My father just totally, totally adored me. He was so proud of me.

And another story with the boat: We had gone to the Chesapeake Bay. I woke up about 7:30 in the morning and my father was gone. We had rented a motel room and he was already out teaching two young girls water skiing at 7:30 in the morning. He was a character!

At the Shiva, everyone's mood changed from sadness to commemoration. I expressed my sorrow and mourning when I actually saw his body being lowered into the grave and threw myself on the ground in tears, feeling all of the emotional pain of the loss of my father. This helped other people to release their own grief, which is an important part of dealing with the death of a loved one. Feeling the deepest pain is important before one can feel the deepest joy. Even in the darkest moments, reaching out for the positive aspects of life will bring you out of your emotional darkness.

My family's financial picture was bleak. My father's life insurance was only enough to cover his funeral expenses and we had no savings. I immediately went back into the carpet business and became a salesman for the largest carpet chain in the Washington, D.C. area.

Within six months I was one of their top salespeople, once again earning more money than the old-timers were. The man who owned the business was a little dictator, standing five-feet, one-inch tall. All of the salesmen were already working six days a week. The owner's greed led him to demand that his employees work at a warehouse sale two Sundays every month. After the first month, everyone was complaining about having to work on his only day off.

I took it upon myself to rent a room at the Holiday Inn and called all the salesmen together for a meeting. I convinced everyone to sign a petition saying they wouldn't work on Sundays, and I delivered it to the owner personally, letting him know he would have to hire other people for the Sunday sales. He called a meeting the following day and told his salespeople, "If you want to continue to work here, come up and cross your name off this petition." There was silence in the room. Then, one by one, in fear, each man went up and crossed his name off.

I could not believe what I was seeing. I stood up, looked at everybody, said, "You sold out!" and left the room. I got into my car and drove over to the store to empty out my desk.

The manager came running over. "Larry! What are you doing?"

I told him I was cleaning out my desk because the owner said that anyone who didn't take their name off the petition was fired. He told me that I wasn't fired, that the owner was only bluffing, and I could stay and wouldn't have to work on

Sundays. After this incident, the other salespeople started to give me the silent treatment, acting like I had done something wrong by standing up for myself and winning.

After a year and a half of dealing with this resentment, I decided it was time for me to move on. My co-workers did not like to be shown that they were followers or to see that I wouldn't let the fear of losing my job rule my life. After facing death and coming back to life and after learning to cope with my own father's tyranny, the threats of a power figure over me became empty and allowed me freedom to live as I wanted.

I began to look into other avenues of making a living. I saw an ad in the paper about an insurance company that was offering to pay \$1200 a month guaranteed for the first ninety days to those who were selected for their advanced training class. Five hundred people showed up to apply for thirty openings.

My interview took place in a large office. A man in an executive's suit was sitting behind a big, fancy desk. He took my resume, looked it over, and said, "This is your interview." He handed me a pen from his pocket. "Sell me this pen."

Without a moment's hesitation I took the pen, looked him in the eyes and said, "Hi, I hear you're in need of an executive-style pen. Is that true?"

He answered, "Yes."

So I continued, "Well, this is your lucky day. I have one of the best pens on the market to show you." I then proceeded to take the pen apart and, starting with the spring, handed him each piece to examine. I talked about the pressure and quality of the spring, the diamond tip, and the quality of the ink. I then had him put the pen together again so that he could feel the quality at each step, all the while asking if he had any questions about why the pen was the best. I said, "Now, here is the ultimate test. Sign your name and look at it. Tell me how it looks and how that pen feels in your hand." I then asked him how much he would pay for such quality. "This is your lucky day because this pen is on sale this week only, for \$25.00. That's 50% off the regular price of \$49.95. Would you like to pay with cash or a check?" The interviewer told me on the spot that I was accepted for the advanced sales training.

During the training, I realized that I didn't really want to become an insurance salesman; I was overwhelmed by the paperwork. However, it was during this training that I learned one of the most valuable lessons of my life, W. Clement Stone's philosophy of a positive mental attitude, which states, "Any negative can be turned into a positive with the right attitude." An example of this would be seeing a juke box "propelling" to the next selection rather than "rejecting" the first. Just by changing the words from a negative to a positive has often helped my attitude about life.

I went back to selling carpets for the man who had originally gotten me into the carpet business at the age of nineteen. After a few months, he started another company to try a new selling method. He then came to me with what he felt was a get-rich-quick scam for selling carpets. He explained the "bait and switch" system where companies would advertise three rooms, or 270 square feet of carpet, installed for a low price and then switch the customers to a much better and more expensive carpet once they had gotten in the door. I said, "I'll try anything once," and went to work with him using this gimmick. I noticed that the sales staff were all driving Lincoln Continentals, and I knew there was a lot of money to be made with this scam.

As usual, after the training, I felt that I wanted to do it differently from everyone else and so developed my own unique approach. I actually sold people the special without trying to switch them. I then took a credit application and told them they could buy the carpet on time to make it even easier for them. By pre-qualifying them before I switched them over to the more expensive carpets, I knew exactly how much I could expect from them.

After I took all the information, I would say, "I'm really glad you chose this carpet. It's a very good deal. But do you realize that for the same amount of money per month, I could install a half-inch thick, higher quality carpet for you?" I would take out a thick pad and say, "Walk on this, just to humor me." As their feet sank into the luxury carpet I would ask, "Are you aware that nothing you could spend money on for your home or apartment would make it as luxurious, clean, and beautiful as this carpet? And, instead of having to replace it every few months, this carpet is guaranteed for ten years!"

They would almost always agree with me, and we would switch the contract to the new thick carpet for the same monthly payments, except for four years instead of four months. Most people never even asked me what the total price was.

Again, I ran into my usual problems with other salespeople. I sold nine out of ten leads whereas most of them sold three out of ten. Working four days a week, I made more money than many of the old-timers.

Even though I was making loads of money, driving an expensive car and living in a luxury apartment, I wasn't feeling prosperous. Because I wasn't feeling totally comfortable about my bait and switch selling, my joy in the money I was making was tainted. I realized there was more to life than just making money, and this dissatisfaction led me to explore other lifestyles.

CHAPTER VII

I sold my worldly possessions and took six months off to travel across the U.S. to learn what the hippie movement was about. After visiting different communes across the country I wound up in Berkeley, California, where I really learned to incorporate the New Age consciousness into my life. I found the peace inside myself that I was searching for and returned to the East Coast with lots of new awareness.

The week after I got back I met Gail, the woman who was to become my wife. I met her one Saturday night when my mother insisted I go to the dance at the Jewish Community Center before I went dancing downtown. "For me, you gotta do this," she said in her Jewish accent.

I walked into the ballroom and looked around. All the young men had blue, black or gray suits, white shirts and plain ties. I was wearing my purple pants, lavender Peter Mac designer shirt, a big silver buckle, shiny patent leather boots and stood out like a sore thumb. I wanted to run but I had promised my mom I would go in.

Within ten minutes I had met Gail. She said to me, "What's a guy like you doing here?"

I told her my mother made me come so I could meet a nice Jewish girl. I said, "Let's get out of here and I'll show you the world I live in." I took her downtown to the nightclubs where I usually went dancing. On the way home, I told her God wanted me to marry her.

Her response to that was that I didn't have enough money, I drove an old car and I didn't even own a house. "I would never marry someone like that!"

I said, "Is that all? Well, don't let those things bother you. I'll just go back to work. I haven't worked for seven months because I've been trying to become a hippie. I've been living off the money I made, and living well."

Despite my uneasiness about bait-and-switch selling, I went back into it because I knew it was the fastest way for me to make money. Within thirty days I had earned enough money to buy a newer car. After three months I drove Gail in my T-Bird convertible up to a house with a "For Sale" sign and asked, "Would you live in a house like this? Is it good enough?"

She said it was more than good enough. "Great!" I exclaimed. "Let's plan the wedding. I just bought it!"

If it weren't for Gail, I would probably still be living in an apartment and would never have bought the more than thirty properties I have owned. I didn't know I could do it until she inspired me.

About six months into our marriage, we were sitting in a restaurant having dinner when the owner of another carpet company came over to our table. He said he wanted me to work for him. This was in October, just before the Christmas rush. I told him I couldn't come to work for him because I was going to start my own business after the first of the year. I wanted to get out of the bait-and-switch racket, and the company I worked for owed me a couple grand in commissions which I would never get if I went to work for this man.

He asked me, "Is that all that's keeping you from working for me?" and took a roll of hundred-dollar bills from his pocket and laid \$2,000 on the restaurant table. "Come to work on Monday."

"I'll see you then," I replied.

Gail had never seen the world work like this. She thought of me as almost a gangster. But the owner of the company knew that I would make his \$2,000 back, and more, in two weeks—which I did. I worked for him for three months before starting my own business, "Interiors by Katz."

The first week of my business I made over \$5,000 as a result of going in to pay my AAA bill. The floors in the building were very slick and I almost slipped in the lobby. When I looked up and down the hallways, I saw people with polishers buffing the tile floor. "Boy," I thought, "these floors must be expensive to maintain, let alone the liability."

I talked to the janitor to find out who owned the building and how much the maintenance was costing. I found out that three lawsuits were pending as a result of people slipping on the floors. I gathered my facts, called the owner and said I wanted to meet with him to show him how he could carpet his building for free. We met and I got out my figures showing how much per month was going to maintenance and how much for heating bills. I showed him how he could install carpeting for less per month than he was already paying, with the side benefits of

a great reduction of the risks of lawsuits, lowering the noise level and greatly reducing heating costs. Besides explaining all the figures and benefits, I told him this was a good deal that he should move on immediately before another lawsuit occurred.

Without a moment's hesitation he said, "Where do I sign?"

I had the contract all written up and ready to go. That's how I made \$5,000 profit in my first week in business. I put all the information together and then subcontracted the work.

After this success, I went into a stockbroker's office building and gathered the same information. I called the owner and told him I had come in to buy stock and had found the noise of phones and typewriters to be uncomfortably loud and that the place also seemed chilly. I told him I had just finished carpeting the AAA building and that I could offer the same benefits to him. I made \$3,000 on this deal.

My business continued to be successful. My wife was ecstatic until I came home one night and said, "There's got to be more to life than this. I'm looking around at all the successful men I know and they are all fat, balding, sickly-looking and nervous. Their employees and families don't like them, and they have bars on their windows to protect their valuables. I don't see anyone that seems to be happy. So I've made a decision. I'm going to sell everything we own and drop out and play Tarzan, which I've always fantasized about doing." I asked her if she wanted to come with me and be my Jane and go on an adventure, or if she wanted half our money and I would come back for her if it worked out. I knew I had to see if there was a better way to live.

It took her two days to decide that it was worth taking the gamble, to let go of the security of what we had and go onto an adventure to see if there was more to life than we were experiencing. So, I again sold all our worldly possessions, put the money in the bank, bought a ticket from one end of the Caribbean to the other, and started out on the most incredible adventure I ever could have imagined.

CHAPTER VIII

The first adventure of our Caribbean experience started in Saint Baritz when we arrived at the airport and found our plane had left ten minutes ahead of schedule. All the people on our incoming flight found themselves stranded. We were exhausted from the heat and humidity and from running across the terminal to try to catch our plane. Gail was getting faint from the exertion and complained of a bad headache. I told her to lie down on a bench while I checked on how to connect with our flight to Saint Lucia.

When I got to the ticket counter there must have been forty people standing there, yelling and banging on the counter in total frustration because they were stranded without their luggage. We were told that there wasn't another available flight until the next day, and we would have to sleep in the airport or find other accommodations.

I instinctively knew that nothing could be done about our predicament with normal methods. My instincts usually tell me to do the opposite of what everyone else does, so while everyone was screaming at the ticket agent I quickly scribbled a note on a piece of paper. The note read: "I need immediate help. My wife's heart medicine is in our luggage. Can you get to it? She's lying on the bench next to the window. I hope she's not having a heart attack. I need to talk to whomever is in charge of the airport. I'm going back to take care of her. Please get help A.S.A.P." I handed the note to the desk clerk and whispered, "Emergency!"

I then went back over to Gail and told her to keep moaning and not say anything. About a minute later a gray-haired gentleman came over and asked, "What's going on here?"

I said, "I don't want you to be alarmed but the stress on my wife may trigger her heart problem and her medicine is in our luggage. Do you know where it is?"

He explained that our luggage had already been transferred to the plane that had left early.

I then said, "It looks like you all are in a lot of trouble. My wife's father owns a law firm in Washington, D.C. that brings transportation cases before the Supreme Court. If his daughter dies he'll own this airport."

The airport manager replied, "What can I do for you, Mr. Katz?"

I told him we needed to make my wife comfortable, to get her someplace where she could be calm. He went to the phone and returned a moment later telling us that a taxi would arrive in a few minutes to take us to a top-rated hotel. He also gave us \$200 in cash to buy our toilet articles and any other necessities to make our stay as comfortable as possible.

After we checked into the hotel we went to the clothing store in the lobby and bought some outfits. We then went for a swim, were treated to a gourmet dinner and woke up to a champagne breakfast. We were picked up in the morning by the hotel limousine and taken to the airport. Of course we signed a waiver releasing the airline of any liability over the situation. They thanked us. We thanked them

And when we arrived in Saint Lucia, our luggage was there waiting for us. The lesson I'm conveying in telling this story is that when things are going badly, you should stop and check out every option. Realize that you have lots of options and don't have to be a victim. I would not do this now because it was dishonest, but back in those days it felt acceptable to me. You'll have to judge for yourself what feels right to you. The main point is to always check out what options you can create. Work with several options so that you are not dependent on any one of them. That way, if one of them doesn't work it's not a failure, just a trigger to the next option.

While in Saint Lucia we passed a little music store. Gail said, "I sure do miss my guitar."

We went in and she picked up a guitar and started strumming and singing softly. Since we were on a limited budget, she asked if we could afford to spend the money to purchase the guitar. I told her, "I'll buy that guitar for you if you can earn the money back by singing."

She laughed and I said, "Let's go outside. You can play and sing. I've always told you that you're a great entertainer. Let's see if other people think so too."

As soon as Gail started singing, passers-by stopped to listen and a crowd soon gathered. For almost half an hour she kept them entertained. She was really

surprised. I told her that moment, "Soon I'm going to make you a star." She laughed again.

I bought her the guitar for eighty biwi.

Often there were really two parts of me talking—the entrepreneur that knows I have no limits to what I can create, and the conservative that thinks, "God, Katz, you are so full of bullshit!" I never know which is really right . . . that is the dilemma of every entrepreneur.

We spent the next three weeks going from one end of the Caribbean to the other, looking for the right island. When we landed in St. Martin, my whole body started to shake. Everything that we did absolutely flowed, and in my knowingness I felt I would be returning to settle on that island. We continued to travel to the end of the islands and at none of the other stops did everything go so easily.

(Note: Always look to what is going on in your body and how easily the actions around you flow by—this is the way to know what your inner self is guided to do).

Gail and I decided to give the island six months to see what would develop. We returned to the motel on the Dutch side where we had stayed on our first visit. The owner, Bram, said that all his rooms were full but offered to drive us around the island to help us find a place to stay because he really liked us.

There weren't any vacancies and nothing was available for at least two days, so big-hearted Bram invited us to live with him and his family until a room opened up. I rented a car and left Gail with this generous family. I proceeded to comb the streets for a place to rent by the month. Bram said, "You can't get a room let alone a house this time of year. It's futile to try."

But I got in my car anyway and with my positive attitude started driving down the road. I immediately saw a red VW bug driving by with a "For Sale" sign in the window. I knew I would need to buy a car because renting one was too expensive. I whipped around and followed the car, which pulled into the driveway of a large, beautiful house overlooking the beach. When the driver got out I told her, "I'm interested in knowing more about your car."

She wanted \$2,000 for it, which was over my budget for a car, so I asked her why she was selling it to see if there was any room for negotiation. She explained that she was leaving the island and trying to sell all her furniture and her car. I

asked her if she owned or rented the large house. "I rent it from Papa Priest," she said, "the man who lives next door in that little shack."

I asked her what was keeping her from leaving the island, and she said that people wanted to buy her furniture one piece at a time and she wanted to sell everything at once so that she could leave quickly. I then asked if the house was already rented out for after she left, and she told me, "Not yet, but there's a long list of people who want it."

I then said to her, "I'll buy your car and all your furniture if you can get me a lease on this place."

We went over to Papa Priest's house and negotiated a 15-year lease. I wrote it out, had him sign it, gave the woman the money and drove back to pick up Gail. I had been gone about four hours.

I told Bram's family I wanted them to come see the modest little place I had found for us. When I pulled into the driveway Bram said, "This is Nina's house."

"No," I said, "it's Larry and Gail's. Welcome to my new home."

Gail jumped up, screaming, "You've done another miracle, Katz!" I carried her up the stairs to our new, totally furnished home.

Bram said to me, "You have a very special gift. God is with you."

His words of encouragement come to me often. I learned from the experience of finding that place that when somebody says to me "impossible," I feel challenged to find possibilities. I don't accept a limited belief system. Because I am open to unlimited possibilities, I've learned to *expect* these kinds of miracles. If someone says "no way," repeat to yourself three times, as that's what it takes to set it in your subconscious, "It is possible. It is possible. It is possible." With this attitude you will find that all things are indeed possible.

CHAPTER IX

The first evening in our new home, Gail and I sat on the balcony overlooking the harbor, the beaches and the yacht club. We made a toast to God for making our dreams come true. Then I said, "Well, the next thing we have to do is get ourselves some jobs so we can afford this place." The next morning I went over to a resort hotel to apply for a job as a desk clerk making \$75 a week. By the time my interview was finished, I was offered a job at \$25,000 a year to run junkets between the East Coast and the resort. I turned it down because I wanted to live a simple life.

I couldn't find any other jobs so I gave up worrying about it for a while. About a week later, we drove around the island to check out the nightclubs and ended up at Boom-Booms, a local hot spot. I told Gail, "Wait here, honey, while I go check this place out."

The owner told me there was a \$3 cover charge to hear the island band. Before I went back to the car I asked, "Do white entertainers ever play here?" I was told that it was very difficult to find new entertainment for the club, especially during the week. I sensed a golden opportunity so I said, "This might be your lucky day. My wife is an entertainer. She just finished appearing in Saint Lucia." Of course, I didn't say her appearance was in the street. "Would you like her to audition sometime?" I innocently asked.

The owner, whose name was Rita, was very positive and invited Gail and I to come in as her guests.

I ran out to the car and excitedly cried, "Gail, you're on!" A look of panic came over her face as I continued, "Tonight's the night for you to start to become a star. I've got you an audition. Let's go in and check the place out."

We went in and Rita gave us drinks. I suggested that Gail could sing a song for her while the band was on break. Rita said she didn't think the band would let us use their equipment but that she would love to hear Gail sing as soon as possible.

When the break for the band came, I went up to the bandleader and said, "Are you a nigger or one of these friendly islanders?"

He looked me right in the eye and immediately knew I was a brother. He said, "What do you need?"

I told him that Gail wanted to try out for a singing gig and it would be an honor if he would let it happen. The bandleader's name was Tanka. By being real with him I caught his attention, and he was real with me immediately. (A lesson here is that when you really want to contact someone, say something emotionally charged! You'll either get a punch in the nose or have immediate rapport.)

Tanka graciously loaned Gail his guitar and set up the mike for her. She got up and started to sing. Within a minute everyone in the room was focused on her blues song. She stopped and said, "Hi, I'm Gail and I'm trying out for a job. I'll sing one more song." This time she sang a great torch song and the crowd wanted more. She then played a real jazzy upbeat song. The crowd wanted still more.

At that point I got up and took the mike away, saying, "We're trying to get Rita to pay us for playing here, so if you like Gail's singing, let her know."

Rita immediately sat us down and drew up a contract. Gail got her first singing job because she piqued their interest and then closed the deal when that interest had reached its peak. Don't give away any more past that point until you've negotiated your best deal.

After six weeks of singing four nights a week Gail had a strong following. People came from all over the island to hear her sing. One day I said to her, "You have such a strong following, why don't we turn our house into a night club and feature you as the star? We could put seating in the balcony and living room, serve drinks and food, and rent out the three extra bedrooms. We can call it the Katz's Inn Night Club."

Two months from that day our house was remodeled and redecorated, and our sign was made. Everything was ready to go except for one small detail. In order to get a business license in Saint Martin, we were required to incorporate, which cost about \$8,000—an amount we didn't have after paying for our remodeling.

As usual, I knew there was a way around this predicament. I found out that the governor could grant me a temporary business license. However, when I went to him he told me, "Only islanders can have sole proprietorships. Foreigners are required to incorporate for tax purposes."

I replied that I knew he had the power to grant me a temporary license and that I had gone to a local lawyer and obtained that information.

He still refused to sign my papers, so every day I went to him with my request.

Every morning I showed up at his office. I was there when he went to lunch and still there when he went home for the evening. He continued to refuse to sign. Finally, the people on the island who wanted our club to open started to bug him about it too. One afternoon he came out and said, "I can't stand this anymore! I'll sign those goddamned papers!"

We opened the next day with a temporary permit that lasted two and a half years. My experience with the governor of Saint Martin taught me that persistence is another key to being successful. Never take no for an answer until you have exhausted every single avenue of possibility.

CHAPTER X

What an adventure Gail and I went on! We anticipated the club would make us just enough money to live on, and we ended up with a very successful business. I would like to share with you some of the wonderful entrepreneurial experiences I had with the Inn.

In order to get decorations and furnishings for the club, I flew with a friend to the island of Haiti. He owned a gallery on Saint Martin and needed to restock. This man had been purchasing art objects in Haiti from wholesalers for over three years. After we had been in Haiti for a while, I left my friend and located a guide and interpreter who told me he knew where to rent donkeys to take us into the mountains so that we could deal directly with the natives instead of with the wholesalers. I went back for my friend and, taking him with me, showed him how I could save hundreds of dollars for myself and thousands of dollars for him by dealing on the street level. Even though he was an experienced buyer, my common sense approach proved profitable and reminded me that experts don't always know everything and that it is very important to trust your own instincts.

I returned to Saint Martin with tropical wooden mugs, plates, masks, rattles, drums and other interesting artifacts. I redecorated the Inn with a tropical island atmosphere. Then I had to figure out how to advertise the place. This was a challenge because there was only one advertising publication on the entire island and their rates were exorbitant. I sat down with Gail and we brainstormed the situation. The first thing we did was look at what all the other establishments were offering. We realized there was no restaurant or nightclub on the island featuring tropical drinks, so we decided to make them our specialty. With my street-wise approach I went to the best bartenders on the island and paid them for their favorite tropical drink recipes.

One of the things I enjoy the most about my street-wise style of entrepreneuring is that it allows me to have fun while I'm learning. The island bartenders really enjoyed showing off their favorite concoctions and I spent many evenings sitting around kibitzing with them. They valued my interest and appreciation of their talents and later on sent many customers to the Inn.

As a result of my research, I came up with ten different exotic tropical drinks to serve in my Haitian wooden cups. I developed my entire menu around the ten drinks, making food a secondary item. We served Papa Katz's spaghetti and Mama Katz's soup and hoagies, food that was easily prepared.

I also developed various gimmicks around the drinks. To get a flavor for this, I'll describe one of our drinks, the Hurricane. This was a potent 16-ounce drink, rightly named, containing eight ounces of different liqueurs that were blended with juices and fresh fruits so you couldn't distinguish the alcohol. The Hurricane was served in a large, carved, Haitian cup with a small balloon tied onto the straw along with a flower and a big piece of pineapple. When I served it to my customers, I would tell them if they could finish three of these and be able to tie all three of their balloons onto one straw, they could have free food and drink for the rest of the evening. I told them that no one had ever been able to do this. I suggested that they not try it or they would feel the power of the Hurricane.

This drink was my biggest seller. Everyone wanted a balloon drink, tried to make it to three, and had a great time doing it. Even though the most expensive drink on the island was \$2.25, I was charging \$5 apiece for my drinks and they sold like hotcakes.

Another idea Gail and I brainstormed was to greet cruise ships. My approach to welcoming the tourists was entertaining as well as effective. Try to picture this: I would ride up on my moped with my pet woolly monkey clinging to my back. She was an Old World monkey about three feet high with a prehensile tail, which she would wrap around me as we rode down to the pier. When we got there, she would jump off the bike and hand out flyers for free drinks while I booked reservations for the evening. When people arrived at the Inn, I would seat them with a menu and their complementary drinks. This open hospitality made people so comfortable that most of them wanted to order more. The principle again applies, as in my previous experience as a Fuller Brush salesman, that when people feel relaxed and truly welcomed they will happily spend their money. Fewer and fewer places these days offer a true "family feeling." People really appreciate it when they experience that warmth and comfort.

My advertising technique was so successful that the big hotels soon felt threatened by my competition and barred me from distributing my flyers on their premises. Once again, I knew there was a way out of this predicament if I maintained a positive attitude and looked for creative options. I found out from my lawyer that the beaches were public domain and that no one could own the beachfront. With this information I devised another very effective method of advertising the club. I owned a 14-foot open-bow Boston Wheeler. I would cruise up onto the beaches in mid-afternoon when the tourists were out. My boat was driven by the "Black Prince," a man who was part of the entertainment at the club. The oil sparkled on the muscles of his perfectly formed body as we surfed up on the sand.

After we landed I pulled out a scroll and shouted, "Hear Ye! Hear Ye! Tonight at Katz's Harbor Inn nightclub, Mama Katz sings her famous torch songs and Caribbean repertoire!" I then pointed to my driver's gorgeous, glistening body. "The Black Prince entertains you with fire limbo and glass-walking! And, we have a tropical-drink bar guaranteed to delight your palate. I'm now taking reservations for tonight's performance."

Then Jennifer, my monkey, would hop down and distribute my "free drink" flyers. We were usually fully booked within half an hour. I did this advertising ritual almost every day, having a great time working at something I loved to do.

Yet another way I promoted the club was to encourage the native islanders to be a part of our clientele. We offered them 50% off on all food and drink items to let them know how valuable they were to us. Because of this, mine was one of the only clubs on the island where black islanders, white tourists and the local whites frequently socialized.

We also involved our customers in the entertainment, passing out drums, maracas, and other percussion instruments during the Caribbean medley portion of the show. I demonstrated how much fun even a musically illiterate person like myself could have by singing and playing along. I told my guests, "If I can make a fool of myself, so can you!" This really loosened them up. Usually everyone had joined in by the third song and it was one big party for the rest of the night!

We seated people at family-style picnic tables, which forced them to mingle. Through singing together they were drawn even closer, and by the end of the evening many new friendships were formed. People really appreciated the atmosphere of warmth and intimacy that we created.

In discovering all the successful ways of promoting the Inn, I realized that even if I am limited in funds I am never limited in ideas. I was able to implement a lot without very much money by creating something original. It not only attracted customers; it gave me a sense of pride and accomplishment. So don't let a lack of money or power in a situation limit your brainstorming of ideas. There are always creative solutions.

Another adventure in running the club is the story of our encounter with the Dutch Navy. Before we had actually opened, a couple of Dutch sailors showed up and asked for a drink. We explained to them that we didn't have our license yet. Then they asked for a drink of water.

We invited them in, and as they were walking up the stairs I said to Gail, "Let's pretend these are our first customers. Let's give them some food and drink, you sing a song, and we'll see if we really have something here." I turned to the sailors and said, "We're going to give you a gift, the full Katz treatment."

Two hours later when they were ready to leave, they tried to pay us for the hospitality. We had to refuse because we couldn't legally charge customers without our license. They were so moved by our hospitality and openness that they told us the next time their ship was in port they would bring the whole crew of 125 sailors over to the Inn. Gail and I both thought that was a very exciting prospect until I mentioned it to the local yacht club owner. He told me that the last time the Dutch Navy was in town, they destroyed half the bars on the island. They were, in fact, notorious for their destructive behavior. I then became very fearful that they would actually come back. About two months later, after we had just opened, I noticed a navy ship with a Dutch flag coming into the harbor.

"Oh, God!" we thought, "What are we going to do?" We had already gone to visit some of the lounges in town which had been torn up by these guys. Our worst fear was realized when the two sailors we had served before came by to tell us they had

told the whole crew the story of our hospitality and they were all coming to meet us that evening. We acted like we were glad to see them.

About a half-hour later an officer from the ship came by and said, "Mr. Katz, are you aware of what will happen this evening?" He said there was a good chance that over 100 sailors were coming for dinner and entertainment. He asked me if I wanted the M.P.s to be on hand for security.

I said, "No, I told your sailors that the crew would be our welcomed guests, but to come as guests, not sailors."

I turned to Gail, "Well, let's prepare. Let's move everything breakable out." We did, but afterwards the room looked so unfriendly we decided to put all the plants and things back. If they got broken, they got broken. I filled all the bathtubs with ice and went out and got extra cases of beer. I limited the tropical drinks to my three favorites and premixed gallons of these drinks. We made lots of food, then waited, wondering, "What have we created here?"

Around 7 p.m. the sailors started to arrive in groups of five to ten. But I had forgotten about the other people on the island who were coming. I had been told never to mix islanders, tourists and the Dutch Navy under the same roof.

I watched the Inn fill to capacity . . . and more people kept coming. I moved the furniture out to the back patio to make more room. People could sit on the floor or on the benches. What was also amazing was that, after some of the crew reported back to the ship, a few of the Dutch officers also came and stayed. It was the first time the officers *and* sailors had socialized together.

By 10:30 we sold out all the food in the place and had taken in over \$800. We were exhausted. At that point I went up to one of the sailors who had originally visited us and said, "Hey, look, I'm really tired. Would you like to earn some money by helping serve the drinks?"

The sailor replied, "Would you like us to take over? The band is coming soon."

A very surprised me said, "Band! What band?"

He told me the ship's band would be arriving and was going to perform out on the lawn.

I took the \$800 and put it in a shoebox under my bed. I left about \$50 in the till to make change and set the cash register on a table in the middle of the room.

I told everyone to go ahead and pay for their drinks and make their own change. "I trust you, we're family," I said. After all, I figured I could only lose \$50.

At the end of the night, every drink was sold out and there was \$300 in the till . . . !

When Gail sang for the sailors, the room became totally quiet. Everyone was focused on her blues song, which touched the soul. You could almost hear a pin drop between the notes. I then came out to do a song with her and passed out the instruments that were hanging on the wall as part of the tropical decorations. I handed out song-sheets and got everyone singing and playing along. You could hear us all over the island! What fun! By 2 a.m. we started to shoo people out. It was 4 a.m. before the last sailor departed. *Before they left the sailors moved back the furniture, washed the dishes, and put back the plants!* They reported the damage to us: one plant had fallen off the balcony and was broken. They told us they were very sorry about that.

When the last man left, Gail and I looked at each other and felt that we had just come out of the twilight zone. Did this really happen? We collapsed into our bed in a state of total exhaustion.

The next morning there was a knock on the door. A messenger from the ship's Captain was there, requesting us to join him for lunch. Of course we accepted, neither of us ever having been on a battleship before. When we got there, we were taken to the Captain's table. He told us he wanted to recognize our hospitality in opening our establishment to them as though we were welcoming friends into our home. He said that nowhere in the world had they ever been treated that way, and the crew wanted us to be honored. They asked for permission to come back the next time they were in port and presented us with a beautiful plant to replace the one that had been broken.

The lesson of this "twilight zone" experience was again, for me, the realization that everyday life is not the only reality. If I had met those men in fear it would probably have invoked that part of them, but instead I opened my home to the sailors with an open heart, which invoked the sense of family in them that they were sorely missing. They couldn't do enough to repay us for the warm feelings

they had inside. Gail and I never felt so proud of what we had created as we did in that moment.

I also would like to share with you some of my experiences with the natives of Saint Martin. They had a very different mentality than either the whites or the blacks that I had met in cities. They were open and generous—which unfortunately left them vulnerable to exploitation. They had already begun to lose some of their traditional ways.

One of these natives was Papa Priest—the man who owned the house I was leasing. He and his wife and six children lived in the two-room shack next door. He had spent four years building the large, four-bedroom, two-bath house that we now occupied. When it was completed his family had moved in. After two months they had a family gathering. They found the large house too alienating and missed the comfort and intimacy of all sleeping together in the same room. They didn't relate to the way the white people lived, so they chose to move back to their shack and rent out the house. I spent a lot of time visiting Papa Priest and his family and learning to appreciate their simple and intimate lifestyle. To me, Papa Priest was a very prosperous man.

Another example of the natives' generous "family" mentality is shown in the behavior of the native policemen who would come to my place to let me know that in a couple of hours they would be coming by to check for drugs. "I only smoke grass with you guys," I would tease them, and they would whip out a doobie and smoke with me. Then they would remind me that they would have to arrest me if they found anything when they returned on patrol.

One of the reasons the policemen were so friendly to me, besides the 50% discount they received at the club, was that I gave the islanders all the fish I caught. I had bought twenty fish traps and went out every morning to pull them up. I did this for exercise and to be out in nature, not because I needed the fish. So when I finished each morning I would bring my boat back to the beach and give the fish away to the natives.

Tanka, from the Boom-Boom Club, also became a friend of ours. One time he approached us about being part of the entertainment at a rock concert he was organizing for the six neighboring islands. When we got to the concert, we found

out that Gail was the only white performer in the show and I was the only white person in the audience. There was a lot of racial hostility on the other islands, and as we were sitting waiting for Gail's turn to go on, we could feel the tension in the air around us. When Gail got on stage the audience started to boo and scream, "Get the white bitch off!" I was afraid they wouldn't let Gail sing and also feared for our safety.

Tanka got up and grabbed the mike. He called out to the crowd, "You all shame me! You all shame me!" until they calmed down. He then said, "If he isn't a brother and she isn't a sister, do you think they would be here? If you don't like Gail's singing, then boo her, but don't do that because she is a white woman. Don't sink down to that level and shame me!"

The crowd grew quiet. Gail started to sing one of her blues songs. They loved it. They could really feel the soul in her voice. They insisted that she sing another song, and then another. The featured star of the concert had only gotten to sing two songs. After the concert I stood next to Gail as she gave out autographs. My prediction in the music store in Saint Lucia had come true: She was a star.

My intimate involvement with the native people and my preference to be with them rather than the white upper classes of the island led to my being not very popular with the whites. Eventually it became impossible for me to stay on in Saint Martin. For one thing, the whites resented my 50% discount for the natives. My treatment of them as equals also was frowned upon.

One evening, the governor came into my club and demanded that a black man at the bar give up his seat. I went over and said to the governor, "This man is my honored guest. Please give him back his seat."

The governor warned me, saying, "You have a temporary license which I can revoke."

I then repeated, "Please give my honored guest his seat."

The governor stormed out of the Inn and never returned.

Some time later, a group of white businessmen came to me and told me that they would "make me rich" if I would turn the Inn into a private club with "overnight" accommodations. The local whorehouse was open to everyone and these

men wanted their own private brothel. I thanked them for the offer but told them I liked things just the way they were.

After that refusal my life on the island was never the same. Those men did everything they could to hurt my business, including barring me from advertising in the tourist magazine. They even started stealing my fish traps. One day while I was sitting on my balcony looking through my binoculars towards the harbor, I saw one of their henchmen pulling up my traps and taking the fish. As his boat came ashore I confronted him with what I saw. He denied pulling up my traps. I told him I had seen him clearly through my binoculars. At this point he pulled out his machete, raised it over my head and said, "Are you calling me a liar?"

I made sure I kept eye contact with him as I said, "You know you're not going to cut me in half with all these people around. I'm not accusing you. I was just telling you what I saw." Then I turned and walked away towards the Inn without once looking back, praying all the while that he wasn't crazy enough to come after me.

After this incident we didn't feel safe anymore. We decided to sell the nightclub and leave the island as soon as possible. We had been reading *Mother Earth News* magazine for some time and were seriously considering moving back to the States to explore a "back-to-the-land" lifestyle. These two motivations coincided, and I put an ad in the *Wall Street Journal* to sell the club. Within a month I had sold the business and the lease for \$25,000, which was the money we later used to buy our first farm in Oregon.

We then left Saint Martin and decided to explore Central America before returning to the United States. While traveling through those countries, we almost bought a coffee plantation in Costa Rica—which was the most beautiful place on the planet we had ever seen. At the last minute before purchasing the property, we recalled our experience on Saint Martin and realized that not being citizens could once again leave us virtually powerless in a foreign country.

CHAPTER XI

It was great to return to the States and visit our friends and loved ones in the Washington, D.C. area. Still, we still were not happy with living conditions on the East Coast—the weather was hot and muggy and the pace of life uncomfortably fast, especially compared to our laid-back lifestyle on the islands. So we bought a VW camper and started out across the U.S. to become back-to-the-landers and to learn to be hippies.

Our trip was wonderful and we really enjoyed seeing the incredible beauty of our country. We were most attracted to the Pacific Northwest. There were two or three places in northern California that we were drawn to settle in, but we wanted to drive through Oregon to visit Eugene first because it sounded like a place where we could both find work and try out our back-to-the-land lifestyle. As we passed Mt. Shasta and crossed the border into Oregon, I could feel a sense of home stirring within me. As we came over the Siskiyou Pass into the beautiful Rogue Valley, my heart started beating very fast, just as it had done when we landed in Saint Martin. The same inner knowing which had directed me then told me that we were coming close to the place where we would make our home.

It was 4:30 p.m. when we pulled off the freeway and into the parking lot at United Farm Realty in Ashland. We told the Realtor that we only had time to look at one farm as we were passing through on our way to Eugene. He showed us the old Hennick farm, which we fell in love with right away. It had eleven acres, lots of outbuildings and overlooked the entire City of Ashland. The asking price was \$63,500 with \$12,500 down. I told the Realtor to present my offer of \$43,500 with \$12,500 down.

He immediately said, "That's a ridiculous offer, Mr. Katz. There's no way they'll take it. I don't want to waste my time."

I told him again, "Just present the offer and tell them not to bother counter-offering because I won't pay a penny more, but I will give them what they need down so they can get on with their lives."

The next morning Gail and I pulled out of the KOA campground and up to the United Farm office. The realtor was standing at the door with a blank look on his

face. "I can't believe it!" he said. "They accepted your offer and are willing to close in two weeks."

"Great!" I said. "We'll be back in two weeks to close the deal."

Driving through the Rogue Valley was like being in the Garden of Eden. When we got to Eugene we found it to be a beautiful town with lots of opportunities, but we knew, after living on a small island, that we wanted to live in a smaller community and one with less rain. So we went back to Ashland, the quaint little town nestled in the mountains, even though there were fewer job opportunities there.

I knew I could figure out some way to make a living. Entrepreneurs don't look for jobs; they create them. The experience of purchasing my farm reminded me that in buying anything, especially something as major as a home, your strongest negotiating position comes from finding out what the seller needs the most from the transaction. In your negotiations then, whenever you can, give it to them. They in turn will feel much more amenable to giving you the terms you need. To find out and offer to them what they need the most is a disarming tool.

In the case of buying my farm, I offered the down payment they needed and was hard-line on the price. I set it up so they were winning by getting to leave quickly, and I was winning by negotiating the price down to where I couldn't lose if I had to sell.

The other part of the lesson here is, never be afraid to stand up for what you want. I had to remind the realtor that it was his job to present my offer. By holding my own against his conventional thinking and not giving up my power, I got the farm at the price I wanted. Remember, the street-wise approach can empower you, while others' ordinary business thinking can intimidate and limit you. After settling into our new life on the farm, buying chickens, goats and horses, we looked at our finances and realized that we only had enough to support our lifestyle for another four months . . . and then we would be broke.

I started to think about what I could do in the Rogue Valley to support us while we were learning to become hippies. The two things I knew we could make money at were Gail's singing and my skill in buying and selling things. So the first thing I did was go down to the local newspaper and have them come up to our farm and do a front page story on our Caribbean adventure entitled, "Caribbean Couple Settles in

Ashland." That gave us immediate recognition in this small town. When I called nightclub owners as Gail's manager, they offered her jobs without even asking to hear her sing. She got steady engagements in every club in the Rogue Valley for the next five years.

The story of how I launched Gail's singing career in Oregon illustrates an important aspect of street-wise economics: Always take advantage of an opportunity for free advertising, or create one if it does not already exist. Do not be afraid to toot your own horn. You can receive widespread exposure without having to spend any money.

While managing Gail's career, I started going to garage sales and buying up items that were good deals. I bought household appliances and furniture, which I cleaned and refurbished. Once a month I would hold a second-hand sale in the big barn on our property. I made enough money each month to pay our mortgage for the first year.

During that time, I went to a Seventh-Day Adventist stop-smoking clinic. I was doing all kinds of things to stop smoking, drinking all the fluids and doing everything they said. But on the 5th day I truly wanted to kill for a cigarette. I was searching through the whole house looking for a cigarette. Of course, I had gotten rid of all the cigarettes; but I knew there must be one hidden somewhere. I was going crazy. It was a very strange feeling—like if I didn't have a cigarette I was going to die or I was going to kill somebody.

So I went out to the garden and I started to pray, but from a different place than before. I humbled myself and I said, "God, without you I can't do this. I need you now to come in and protect me from this evil inside of me." With that I was thrown down to the ground. It almost felt like I was going to be pushed through the earth from the energy that was coming through me. Even to this day I still don't totally understand the experience, but when I arose, I was a changed person. All the longing for the cigarettes was gone! All the longing for beer and booze and liquor was gone! I was a complete vegetarian, almost became a vegan from that moment on. I couldn't watch TV. There was an entire molecular change that came over me and opened me up and started me on a spiritual quest that has brought me to where I am today.

Another way I brought money into the household was to go back to college on the GI Bill. The government paid me \$368 a month to go to school. My classes only cost \$168 so I had an extra \$200 a month to add to my income. My experience of returning to college as an adult was extremely positive. I thoroughly enjoyed my classes because I was no longer allowing the system to grade me. Instead, I graded myself. I immediately went to each of my professors and told them, "I'm here for the money and to learn everything you can teach me. I do not want to be tested, I will not be tested, because I don't learn like most other people learn. I learn through experience. I'm not going to read your books but I will be present for everything you teach in the classroom."

My professors wouldn't guarantee me anything but they all felt it was an interesting proposition that was worth trying. Even though I was exempted from taking the tests, I always went to class when the exams were being given and used the time for meditation. I sat and repeated my mantra for the entire time and got really high from the experience. The other students told me how much they valued my energy, and the professors appreciated the calming effect my presence in meditation seemed to have in the classroom. For the first time in my life I actually looked forward to being present for tests.

Another interesting experience I had while back in college was my participation in a sculpture class. I told the professor that I didn't want to do sculpture but that I did need a dining room table.

He told me that was fine and if the table looked like "art" he would give me an "A." If it looked like furniture, he would fail me.

I asked if he would at least give me a "D" if my project weren't good enough since the government wouldn't pay me for a failed or incomplete class.

The professor said, "No, it's either an A or an F, or you do what everyone else does."

Even though I didn't get exactly what I wanted in this negotiation, I felt it was worth the risk. I couldn't afford to buy lumber for my table, so I went around my farm and collected some of the old 4 x 4's on the property. I then took them to the local mill and had them run through the planer for a dollar a piece. They looked

like new again. I put them together to make a table that the professor liked so much, he invited me back to his class the following semester.

What was most surprising and gratifying about my return-to-college experience was that I actually ended up with all As and Bs in my classes without taking the exams and left college with a 3.2 average. In addition I became friends with many of my professors, who were intrigued by my unique attitude and approach to life. I still maintain some of these friendships today.

In our free time, Gail and I got to experience growing our own food, living with a well and a septic system, learning how to prune the almond and pear trees in our orchard, how to repair fencing and how to tend to the farm animals. Every morning I got fresh eggs from our chickens and milk from the goats. I would hop on my pinto horse and ride around the mountains in my loincloth, even once down the city streets chanting Indian calls. With so much time to connect with the more earthy parts of myself, I started to really learn what it meant to honor the Mother. I had spent a lot of time praying to God the Father "up there" and was now able to connect with the Goddess "down here," which started me on a still-evolving spiritual journey.

After visiting the Zen monastery in the neighboring community of Mt. Shasta, I began to learn about quieting down and connecting with the Mother in stillness. When I got really quiet, I realized that all the construction going on near our property, the noise of the freeway and the seemingly crowded town life weren't back-to-the-land enough for me. Gail and I visited the Applegate Valley, located about forty-five minutes from Ashland, and fell in love with our fantasy of what it could be like to live in this rural community. We had some friends who had just purchased a five-acre wooded home site in the Williams Valley, located just outside the Applegate.

We sold our farm a year later for \$69,000, which gave us the capital to move into what we thought would be an even simpler lifestyle. Looking back at this decision, I realize that it was foolish to idealistically jump into a lifestyle for which I was neither physically nor emotionally prepared. Nevertheless, with my street-wise survival instincts I managed to profit from this experience, both financially and personally. I learned new skills, such as how to dig a well and build an

outhouse, and gained insight from my exposure to the hippie subculture and lifestyle. We moved onto our friends' land and lived in an old 20-foot trailer with no running water or electricity while we looked for a place to build our dream house in the country.

While living this "Mother Earth" lifestyle, Gail and I were inspired to create a child. Unquestionably, that was the best sex of my whole life. I was able to be totally present, not worrying about whether I might be making a woman pregnant but actually trying to. To my surprise, when our prayers were answered and our son was conceived, my inner knowing knew the second it happened. What a cosmic connection that was! From that time forward, I have increasingly trusted my intuitive knowing.

When my son Abram was born, we had meditation music playing and candlelight. When he came out of the womb, his arms were folded and he had a smile as he pushed himself into the world. I caught him and took him and put him on his mother's breast where he started to nurse. It was the most glorious moment of my life, a far cry from when my daughter Laura was born and I came home from work to look for her behind glass in a nursery.

We lived in the trailer for about four months. Then our friends started to complain that we were taking too many showers at their place, and Gail complained about having to haul our water and get up and go out in the cold to the outhouse at night.

Although I was content with our life in the country, Gail was bored and weary of the physical inconveniences of our "simple" lifestyle. She went home to her mother, saying that she would not return until I had bought her a real house. I found a place for us in Williams the next day and got a great deal on it.

As when I was courting her, her need to live in a house motivated me to get moving, and I began to release my back-to-the-land fantasies. The property I bought had a rental on it, which paid for our mortgage and helped us to keep living a relatively simple life so that I could continue pursuing my goal of becoming a hippie. After a while, however, I was forced to admit that our rural, counterculture lifestyle was not very stimulating. It was also very frustrating and disappointing to

me to encounter bigotry and intolerance instead of peace and love. The hippies hated the straight people and were in constant conflict with the farmers.

In an effort to bridge these worlds, I encouraged the counterculture element to band together to get off food stamps and welfare and learn to support themselves. For the hippies to be constantly complaining about and criticizing the straight people, and then to take money from them, seemed hypocrisy to me.

One of my experiments with this began when I went to a craft fair at the school in Williams and found a man selling wooden Aztec tongue drums. I really liked the sound they made and asked him how much he wanted for one. He told me twelve dollars. "Boy, that sure sounds reasonable," I said.

He then complained to me that he couldn't pay his rent that month and that his capitalistic landlord was going to throw him out. I then asked him how many drums he sold at each show, and he told me four or five. I next inquired as to what discount he would give me if I bought ten of his drums. When he told me ten dollars a piece, I offered to buy fifty of his drums, to special order them with really nice finish work, and told him I would give him \$15 a piece for them.

He looked surprised and asked, "What do you want fifty drums for?"

I replied, "To sell them, of course!"

He then asked how much I would sell them for and when I told him \$30 each, he got very upset and started yelling at me, "You capitalistic pig!"

I shook my head and turned to walk away, taking the one drum I had already purchased. I said to him, "You know, I thought I was being very fair. Well, thanks. I'll get someone else to make the drums for me. I hope you can pay your rent."

I then took my drum and showed it to some of my counterculture friends who had built houses and who already had fully-equipped workshops. They all complained that they would lose their food stamps if they went in with me on my drum-making enterprise and that they were too busy making music and having fun to do a job like that.

I next went to at least a dozen carpenters in the hippie communities of the valley and none of them would take the work. I went home to Gail extremely frustrated. "I'm going to show them this can work," I said. I bought myself a table saw, a sander and a jigsaw at the local Sears store and learned how to use them. I

drove to Crescent City and made a great purchase on kiln-dried redwood instead of using the local pine. I bought enough materials to make fifty drums.

When they were finished, I marketed them by passing them out to the audiences when Gail was singing—just as I had done back at the club in the islands. People loved playing along while she sang and would always ask me where they could buy one of the drums.

"This is your lucky day," I would say. "I need money and I'll sell you one of my drums." These drums were beautiful, shiny redwood with fancy beaters, and I sold them for fifty dollars each.

Within three months I had sold all fifty of the drums I had made. Every time I would point this out to my rural friends, they would put me down for siding with the "establishment." I was never really able to fit in with their hippie philosophy.

So the time came when Gail and I were ready to move back to Ashland. We found that we really appreciated the cultural variety and stimulation that this special community had to offer. This town of only 10,000 people supported a college, a Shakespearean theater, some twenty restaurants, many artistic and musical activities, and a large and beautiful community park designed by the same landscape architect who created Golden Gate Park in San Francisco. Natural beauty and places to ski surrounded the town; places to boat, fish, swim and camp were only minutes away. Ashland was a mecca for those seeking higher consciousness, and it welcomed diverse spiritual groups and holistic health practitioners. We fixed up our house in Williams and sold it in two weeks for a substantial profit.

I said to Gail, "It seems like every time we move, we make a lot of money. When we go back to Ashland, let's buy two places: one to live in and one to fix up and sell."

I was launched into another new career.

CHAPTER XII

I found I could sell one or two houses a year and make enough money to have time to explore other parts of my being besides the businessman. I dove into every spiritual practice available. I started to wear white clothes and go around murmuring my mantra, "Love everybody, serve everybody and remember God," which I had learned from Baba Ram Dass. My goal was to say this five hundred times a day.

I studied with the Emissaries of Divine Light, the Gurdjieff Foundation, the Zen centers, the Alcyone Alternative Community, the "I AM" Foundation, A Course in Miracles, and the Oahspi Group that studied the Essene Gospel, as well as many of the traditional religions. I learned Native American ways with Wallace Black Elk and joined in prayer circles and sweat lodges. I also belonged to the Rogue Valley Jewish Community and was a member of the First Congregational and Unity Churches.

On a psychological level, I studied Carl Jung, Gestalt therapy, primal scream, rebirthing, Richard Bly and the men's movement, Rolfing, Feldenkrais and a smorgasbord of others.

While on this quest for spiritual enlightenment, I found that Gail did not share this quest and it became a wedge between us. I was still too confused spiritually and emotionally to handle Gail's criticism of my spiritual yearnings and explorations, so I allowed that wedge to split us apart. Because we were still in love and still the best of friends, we hired a lawyer together and divided our lives equitably.

One day a house came up for sale directly below the Emissary Community Center. I wasn't ready to live a communal lifestyle, but I wanted a spiritual community close by. I called the number in the ad for the home and told the people I was on my way to purchase it, to consider it sold. They said, "But you haven't even seen it!"

I said, "Don't answer the phone. Your house is sold. I'm on my way with money in hand to purchase it."

I zoomed up the driveway, raced out of my car and said to the sellers, "Here's the earnest agreement. Let's write it up now."

They thought I was crazy for wanting to buy a house sight-unseen and insisted on showing it to me first. I told them I would look at it if they promised not to answer the phone until we had made our deal. Twice I had to remind them of this, and we completed our contract. The asking price was \$50,000 with \$15,000 down. I offered them \$45,000 in cash. We agreed to write up the offer both ways, and if I couldn't get a loan for the full cash amount, I could give them the down payment and buy the house that way. This way they were assured that the house was sold. All the houses I had bought over the past ten years had to be owner-financed because I couldn't get credit through normal channels since I hadn't had a regular job in a long time. But, with my positive attitude I thought, "What can I lose by trying for a conventional loan. Perhaps my ten years of entrepreneuring will give me enough credibility."

The lowest interest rates I could find were with the Oregon Department of Veterans Administration (DVA). I went to my accountant, Russ Dale, and asked him to help me apply for the loan. He asked me about all the deals I'd made during the last ten years and finally said, "It sounds to me like you're an entrepreneur."

"What's that word mean?" I asked.

He said, "An entrepreneur is someone who makes something happen when there is nothing happening." He went on to point out that I seemed very selective in the business deals I would undertake and suggested that I call myself an "Entrepreneur of Selected Concerns."

I laughed and said, "The loan company will never accept that as a business title!"

Nevertheless, Russ put together a balance sheet of my assets and liabilities and a portfolio of all the properties and businesses I had bought and sold. I got my loan approved for the full amount. Thanks to Russ, I used that title on my business card for a long time.

The experience of applying for that loan provided me with a valuable lesson. I realized that all of my experiences, including those that were not very mainstream, were important and contributed to my overall success. I learned to not discount any of my personal and financial experiences and to own them all with confidence and pride.

During this period of time, Gail and I were still in the process of finalizing our divorce. Instead of moving apart, we decided it would be better to stay together another year, for our son's emotional development.

I woke up in the middle of the night being told by the One to call the DVA about getting a loan to build an addition to our home. When I reached them, they told me that there were only three days left in the program that would allow me to increase my home loan. I made out an application that day. Amazingly, I then built a \$30,000 addition onto my property for \$10,000.

The previous owners of the house had told me that the reason they were selling it was that their family was growing and the planning department had turned down their application for a bedroom addition. I figured out that just by changing the words on the application from "bedroom" to "living room extension," I could get approval to build the same size addition that they had been turned down for. This was exactly what happened. By giving the system the language it wanted, I was able to have the system serve me rather than be limited by technicalities.

The actual process of building my addition was also an exercise in streetwise economic skills. The first thing I did was figure my needs for space. I knew that I needed glass windows and doors for solar effectiveness. I went ahead and started purchasing these materials, knowing that if I didn't need a specific size I could wheel and deal and find the best bargains. After I got them, I designed the remodel to accommodate the materials I had purchased a rock-bottom prices. I then went around getting estimates from different contractors.

I was able to find a good carpenter who was new in town and was training a new crew. I suggested that he could train them on my project, with him and I supervising, if they were paid minimum wage. That would serve the contractor and, of course, my pocketbook. He agreed. I was able to bring my remodeling project in for the \$10,000 I had budgeted. In addition, I received a \$3,500 solar rebate on my taxes. By increasing my mortgage to include the cost of the addition, I was able to finance the whole project without one penny out-of-pocket, for only \$50 more per month added onto my mortgage. With this money, I created a beautiful loft study area, a family room with full bathroom, and a sun room.

It's a good idea to remember that if you're buying and planning to remodel, get the cost of your improvements included in your mortgage instead of getting a second mortgage later. Your interest rates will be less and your payments will be lower.

I also used my entrepreneurial skills in another way to improve my property. When I moved in, there was a small pond, about six feet across, located at the bottom of a ravine at the back of the land. I've always liked having lots of water around me, so I wanted to enlarge the pond to about ten times that size. I got estimates on the cost of hauling enough dirt to make a dam that would create a pond large enough for me to paddle around in a small boat. The quotes were all in the \$10,000 range. At that time, I could not afford to spend that kind of money on that project, but I wanted the pond badly. I affirmed to the universe that a large pond would someday be created from that small pond.

About a month later, I heard a lot of noise across the ravine—the sound of large trucks and jackhammers. I went out to see what was going on. I found a crew excavating roads for a new subdivision. I asked the project supervisor (always go to the person in charge!) where all the dirt was being taken. He told me he had to haul it to a dumping site about 20 miles away and mentioned that it was costing him a fortune. I said to him, "This could be your lucky day. Follow me."

I showed him where I wanted the pond enlarged. In exchange for providing him with a dumping site, I got my \$10,000 pond for free. The lesson I learned from this experience is that when you know what you want, affirm your desire to the universe and don't give up when you first encounter obstacles. Keep affirming your desire and keep looking for ways to achieve it. Where there's a will, there's a way.

Another thing I did to enhance the value of my property was to buy an additional acre-and-a-half of flat land on the other side of the ravine. I found out this area was owned by two different parties and wrote them both letters offering to purchase their properties. I was able to negotiate one lot for \$5,000 and the other for \$6,000, both with yearly payments and small downpayments. I then did a lot-line adjustment, to add one acre to my property so that I owned the whole ravine and to have two lots to sell. I sold them two years later for \$45,000 cash. This netted me \$30,000 to go onto my next financial adventure.

CHAPTER XIII

In 1979, I was told by the One that the real estate market was going to collapse and I should take all my properties and immediately put them on the market to sell. I discounted them 20% below the current market value and they all sold quickly. I went to my friends who were involved in real estate investments and suggested they do the same. They laughed at me even though most of them were stretched thin financially and stood to lose everything if they couldn't maintain their mortgages through the coming deflationary period.

Most of them chose not to listen to me, and by the beginning of 1982 many went bankrupt and lost all of their properties. During this time, I was taking a pause from the real estate investment game and I wondered what was coming next.

One day I got a phone call from my stepfather, who told me about a dream he had about putting a regular garden hose underneath the bathroom sink for fire prevention. For most of the next three days that was all I could think about. I wondered why every house didn't have a hose standing by for this purpose. I then checked with the National Fire Prevention Association and found out that was one of the things recommended in their safety code. I called my stepdad and asked him if he wanted to go in with me on a joint venture to produce a product to fill this need. I told him if he would put up \$10,000 to cover the costs of developing the prototype and getting it ready to market, I would work for free and live off the money I had made from the sale of my properties.

I started on this new adventure while waiting for more favorable investment conditions in the real estate market. Since I didn't have a lot of confidence in my ability to design the prototype, I went to my friend Laurent, who was a building contractor. He liked the idea and decided to join me in the venture. The hardest step was to find a foldable hose that wouldn't take up a lot of room. We finally found one made by a company in Canada and ordered one hundred hoses. Our next task was to contact a plastic-molding company in a neighboring town. I told them of my idea and showed them a metal prototype we had made. They felt they could make a mold to suit our needs. We had to go through six variations before it was

just right. Then we had to have decals made and literature printed—the details seemed endless.

At last the product, called the "Personal Fire Station," was finished. I then went to the state capitol and showed it to the State Fire Marshall, who thought it was a great idea. He suggested I take it to the National Fire Prevention Association in Washington, D.C. and show it to them as well. He gave us a letter endorsing the product and asked if he could display one in the pavilion at the Jackson County Exposition. We decided to market them at the Exposition and sold only twenty. We realized that the added costs of the plumbing involved in the installation of the product made it less marketable than we had hoped.

We knew our next task was to redesign the product to eliminate the need for plumbing. We designed a new model with a snap-on adapter, which could quickly and easily connect the hose to a household faucet and which changed the faucet into a mini fire hydrant. We changed the name of the product from the "Personal Fire Station" to the "Portable Fire Station."

By this time, over a year had passed since the work on our prototype had begun. My stepfather got discouraged and pulled out, giving up his financial interest. This left us needing to look elsewhere for venture capital. I got a lead on a local entrepreneur who liked to do joint ventures. I made an appointment with him and walked into his office with my eight-year-old son, Abram. Both of us were carrying our own attaché cases.

The man I was meeting looked at me and said, "What are you doing bringing a kid to a business meeting?"

I explained to him that I was a single dad and my son was my partner. Abram then opened his briefcase, took out crayons and coloring books, and proceeded to occupy himself. For the next hour and a half, I tried to convince the investor to invest \$15,000 to proceed with this project.

At the end he said to me, "I'm not sure about your product, but anyone who can come to a meeting like this with his eight-year-old son and not be disturbed for the whole meeting has got to have something going for him. I'll give you the \$15,000 for the project."

I turned to Abram and said, "Business is over." We immediately went to the park to run around and play Frisbee, laughing and screaming like two little boys. Abram was proud to have helped me in my project, and we shared the joy of a personal and financial success.

With our newly acquired capital, Laurent and I decided to market our products to large department stores like K-Mart, Bi-Mart and Payless. When we met with their purchasing agents, we were told they could not deal directly with us because we did not have a large enough inventory. They suggested we go through one of their local distributors.

One of these distributors was located in Portland. We scheduled an appointment, drove up to meet with them and showed them our product. They were very excited and thought we had a "hot" item. They suggested we use the classy-looking case from the Personal Fire Station and combine it with the Portable Fire Station, making it into one product. They were just about to make a trip to their manufacturer in Taiwan with a couple of other new products and told us they would take ours along to get a bid on what it would cost to manufacture.

At the same time we wrote to a large, multi-level company to ask if they would be interested in marketing our product. In our letter, we stated we wanted our investment of \$30,000 back plus a royalty of only one dollar per unit for every unit sold. Their response was very enthusiastic. They agreed to meet our terms if their marketing department accepted our product for their next catalog.

My partner and I were ecstatic. We felt certain of success. Meanwhile, the distributors returned from Taiwan and told us that the manufacturer required \$50,000 up front before they could tool up for production. We told them to put everything on hold until we got our final contract negotiated with the large, multi-level company. We then called the company and told them about our production dilemma. They said they would speak to their marketing department about it and get back to us.

After numerous phone calls not returned over a period of two months, we received a letter from the company saying that their marketing department had kicked out our product and that they were terminating our contract. About three weeks later, the company's latest catalog came out featuring a Portable Fire

Station with a different name. The Portland distributors were now no longer interested in our deal with them since the product was already out.

I then went to a lawyer who told me that suing a multi-billion dollar company could easily get into five-digit figures. Since we only had a patent pending on the Personal Fire Station and no patent on the Portable Fire Station, our case probably wouldn't hold up even though we were in the right. Laurent and I had no choice but to give up.

This part of my entrepreneuring experience may seem like a failure to you, but as I look back I realize that I learned many valuable lessons. These lessons included: How to take a project from an idea to a finished product, how to form a corporation, how to obtain a patent, how to acquire venture capital, how to market a product and how to deal with large corporations.

When I asked God for the understanding of why I had experienced this setback, I received the message that it was the result of my less-than-ethical behavior in some of my past business dealings and I could now go forward with a clean slate. Once again I was reminded there is no such thing as failure. Even though this project was not successful economically, I acquired new knowledge about how a product is created, manufactured and distributed, gained a lifelong personal friendship with Laurent and gained valuable inner understandings as well. Every experience will enrich you at both these inner and outer levels. Nothing is ever wasted.

My lessons with the Portable Fire Station served me well in my next entrepreneurial adventure. My good friend Gary Layman, a retired art teacher working for the county on their art curriculum guide, came to show me the book he had just completed. While perusing the book, I noticed a project called "Bleach Art" that looked really fascinating to me. I got an idea to create a series of books on all the different projects in the curriculum guide, starting with the bleach art. Because Gary had just retired, he had a lot of free time and enthusiastically welcomed my idea. He had always wanted to do this type of project but didn't know how to get started. I proceeded to hire a graphic artist and turned my workshop into a studio where we spent the next two and a half months creating the book called "Touchstone Art Magic."

We began marketing the book by going to educational conferences in California and the Northwest. We spent about two months on the road and sold out of our first printing. While at these conferences, I noticed many exhibitors selling combination book and video series. When we returned to Ashland, we decided to look into creating a video that could be used at home or in the classroom without the book. I met a young video producer willing to work for a percentage of the profits.

We used our own children as actors; Gary portrayed the art instructor and his wife a schoolteacher. We had enough material for a series of four thirty-minute videos and decided to make a pilot to attract sponsors to invest money to produce the other three. We rented a local television editing room, which was available after midnight at a third of its normal cost. We worked late into the night using their expensive equipment.

After our pilot video was completed I researched and found a new educational video catalog company located in Monterey, California, called "Video Schoolhouse." The company specialized in distributing how-to videos. I made an appointment with the president of the company to show her the pilot. She was very impressed and found it hard to believe we had produced such a high-quality 30-minute video for under \$5,000. Normally it would have cost \$25,000 to \$40,000 to create in their California studios.

We offered her company sole distribution rights for \$20,000 so that we would have enough backing to complete the rest of the series. Their lawyers drew up a contract and gave us a check for the full amount. We drove back from Monterey and whipped out the rest of the series in the next two months and turned them over to the Video Schoolhouse for marketing. While we were waiting for them to market and distribute our book-and-video-series, Gary took a temporary position as the local Unity Church minister, and I returned to buying and selling properties, cars and other merchandise.

Seven months went by and we hadn't heard from the company so we asked them for a progress report. We had assumed that since they had invested \$20,000 in our product they would be actively marketing it. We found out, however, they had literally left our videos on the shelf while they were revamping their company

image and had never promoted them to the public. We were terribly disappointed. I realized from this experience that it is very important to regularly follow-up on the progress of any business associates. Never assume they are doing the entire job for you even if they have a financial interest in the project.

By this time Gary's part-time job had become a full-time position. He was more interested in pursuing his new career as a minister than in selling our books and videos, and I had started to help some of my friends with selling their houses. One of them was a very close friend who was having trouble selling her home. She had listed it with three different real estate agencies for over a year and had very few showings with no results. I jumped in and for \$500 did a quick face-lift on the place. I sold the house for her for all cash in three months.

She had many friends whose houses weren't selling and said she was going to tell them about me. I told her that my work in selling her house had been a personal favor and that I couldn't do it for her friends without a real estate license so that I could collect a fee for my work. She didn't listen to me, and her friends started calling me to help them sell their homes.

I realized I needed to get serious about it so I called a friend of mine, a real estate broker named Ron Kelso. He said to me, "Larry, you had better get a real estate license. You have a real knack for selling. You could make a lot of money at this."

I told him I was afraid I wasn't smart enough to pass the real estate exam. He urged me to at least give it a try, so I enrolled in real estate school. My learning disabilities came back to haunt me as I tried to study for the real-estate exams. I had to hire a tutor to help me with memorization and comprehension, and I did everything I could to prepare for the test. When I sat down to take it, however, I realized that I couldn't pass it on my own.

I knew the answers to only about half of the multiple-choice questions. I prayed, "God, if you want me to be a realtor, I'm going to need your help." I took out a gold pendant on a chain that I sometimes used to ask God for guidance. I then went to the test monitor and asked her if I could use my pendulum to ask God for the answers.

She looked at me strangely and said, "Are you for real? Well, if you can get that thing to give you the answers you can do whatever you want. Just sit down and shut up."

I held my pendant over each possible answer and allowed it to give me the correct one by swinging counterclockwise. I wound up passing the exam with a 98% score. I was now a realtor and had once again bypassed the traditional academic approach to success.

Looking back on my Touchstone Art Magic venture and my transition to becoming a realtor, I see that I was once again practicing my learn-as-you-go skills. I learned to put together a four-part video and experienced recognition for my work. Although the venture was not a great success financially, the rewarding experience I gained from it gave me the confidence to move on enthusiastically to other enterprises.

CHAPTER XIV

While I was on a break one day during real estate school, I told the instructor that I was getting my license strictly so I could bring my spirituality into the business world. I wanted to pray with people, smudge their houses with sage to dispel any negative energy, circle the house with white light so that it would glow and sell quickly, and help the owners release any emotional blocks which were keeping their property from selling.

She told me, "You'll never get away with that. They'll think you're a nut!"

A year later I saw this same instructor at the annual real-estate ball. She asked me how my year went. I said, "Well, you'll be glad to know I was Kelso's top listing and selling agent this year. I sold a million dollar's worth of real estate in the first six months."

She looked at me and said, "I had a feeling you would either be out quick or on top."

After two years of being top salesman, I started to get burned out. I was so busy, I had lost precious intimate time with my friends and family. I had earned enough money to get completely out of debt, pay off a \$24,000 luxury car, and buy a motor home and boats. I decided it was time to slow down.

I figured the best way to do that was to start investing again in real estate and to get my money working for me again instead of me working for my money. The very day I had that thought, I drove by a building on the main street of town that had been for sale for four years. The One told me I should buy this property.

I called up the previous listing agency and found out the place was tied up in a bankruptcy suit and I should deal directly with the bank that was repossessing it. The asking price for the building and acre of commercial property was \$250,000. I offered the bank \$150,000 with \$50,000 down. I didn't know what I would do if they accepted because I didn't have the entire sum. But if they accepted my offer, there was potential for \$150,000 in profit and I was sure I could find someone who would go in with me on such a good deal.

Two days later the bank called and accepted my offer. Within a week I had all the money needed for the project and had to turn down two additional people who

wanted to get in on the venture. My partner put up the money for the down payment and remodeling, and I did the work of negotiating the purchase and overseeing the remodeling. When the place sold, he would get his cash investment back and we would split the profit.

The tax-assessed value of the property was over \$250,000. The big problem was that this building had been vacant for four years. I started my renovation by remodeling a small rental dwelling that was also on the property. I rented it out to start an immediate cash flow of \$500 a month.

I still needed an additional \$1,000 a month to cover my mortgage payment on the property. I turned my efforts to the large building on the property. It had previously been a restaurant and still had most of the original restaurant equipment. In order to generate interest in the building and bring in the additional income I needed, I decided to open a club like I had done on Saint Martin, using the theme of being a non-smoking bar and dance lounge.

Just like I had done when I first came to Ashland, I was able to get lots of free publicity from the newspapers and the two local television stations, which covered my grand opening as the only non-smoking bar in Oregon. This, of course, brought a lot of attention to the building.

The success of this business was not my primary concern. My purpose was to get activity into the building and to have some fun reliving my nightclub experience. As a bonus, I was able to provide my dance-loving friends and myself with a smoke-free environment in which to boogie.

At the time I was doing the nightclub project, a man walked up to me at a spiritual gathering. He looked me in the eye and said, "You know what I know."

I said, "That's nice!" and wandered away.

He approached me two more times and said, "You know what I know!"

This third time I said, "Cut out the cosmic bull!"

He said, "You're the one; I have a gift for you. When can I come by your home to talk to you about this?"

The next day he showed up and looked at my side yard and said, "This is where the gift is going!"

I asked, "What is the gift!?"

And he said, "A Zen garden."

I said, "How much is this gift going to cost?"

"A hundred and fifty thousand dollars," he said.

I gulped. "What could you do for five-hundred dollars?"

"I could get started," he said.

My inner knowing realized that I had no choice but to go along. Every week, he would come to me and say he needed another five hundred dollars. After several weeks, I ran out of cash and had to put it on my credit card. Between the garden and the restoration of the nightclub building, I was cash-poor.

Within sixty days of opening (and the day the garden was completed), a restaurateur came by who wanted to open a Thai restaurant. She was excited to find a place that was already going. All she had to do was change the sign. The rental dwelling on the property was perfect for her and her family to live in while they ran the restaurant. It was exactly what she wanted and exactly what I had planned on providing. She gave me \$250,000 for the property. Although not what I'd originally projected, I still cleared \$45,000 in profit.

The lesson here is that if you find something inactive and bring it to life at the right time, it will be profitable. Other investors thought this property was a "white elephant" and wouldn't touch it. I had sensed the market was going to go up and made my move without hesitation.

Before having to pay taxes on my \$45,000 capital gains, I decided to turn over as many good investments as possible before April 15th. The first property I bought was a country place on two adjoining tax lots. I found out that in order to make the lots buildable, the county required a complicated site review. I realized that in this situation professional expertise would be invaluable—as it often is when dealing with government bureaucracy.

The gentleman I hired was a former city planner who knew everyone in the county planning department as well as all of the technical terms and procedures to use for a successful application. By paying his fee of \$750, I was able to get approval of my application in thirty days. Most applications took six to eight months to go through channels, and even then, half of these were usually turned down. It is

worth paying a professional in situations such as this. It will save you a considerable amount of money as well as a great deal of valuable time.

My next step was to tackle the house. Like my previous property, it was structurally sound and cosmetically defective. For that reason I had been able to purchase it at a rock-bottom price. After I refurbished it, I rented it out and put it on the market.

Meanwhile, I bought a condominium in Ashland and refurbished and rented it out.

I then acquired another property that had a very large lot, which could potentially be split into two additional lots. After purchasing it, I immediately remodeled it and rented it out so that I had a positive cash flow. I then had the property surveyed, split off the two adjoining lots and sold the house for more money than I had paid for the entire property. I got back my original investment and had the two lots free and clear to add to my portfolio.

With my remaining capital, I bought another commercial building on the main street in town and renovated it for my then-fiancée, who was a chiropractor and holistic healer.

At the Grand Opening, she was giving away a free exam. Many people showed up for healing, and I was scheduled to do Chakra alignments while they waited for their appointments. Almost everybody I worked on wanted to make an appointment with me. I told them I was only helping out and they should see the doctor instead. This was the beginning of my knowing that soon I would be working in the healing profession.

Feeling that I could now afford some leisure time, I decided to respond to my friends' requests that I put my street-wise and spiritual understandings into a book and began to write down the adventures which you are now reading. I completed the manuscript and gave several copies out to friends to look over.

One of these copies was picked up by a couple who were attending a friend's seminar. I received a phone call at six o'clock in the morning from this couple, who told me they had been up all night reading and discussing this book. They were so inspired, they wanted to move from their financially troubled, negative lives on to a more flowing, real happiness. They asked me if I would list their property, a piece

of land far from town, so they could move into the city and get out of their stuck financial situation. We listed their 120 acres and within thirty days the property was sold. I made a \$6,000 commission and the book had cost me \$2,500 to write. I made \$3,500 from writing down my adventures without having published them!

CHAPTER XV

This time it wasn't the profit but the joy of those people as they went on with their lives that inspired me. This was the beginning of my transition from being a realtor to being a motivator and spiritual healer. At first I combined the two, as I had with the couple and their land, but I began to realize that I cared more for the people. I began to attend spiritual workshops to enhance my natural healing abilities.

Over the next year and a half, I devoted most of my time to attending healing workshops. Two specific workshops led me to my present work as a soul aligner and healer. The first one was given by a teacher, author and artist named Tiziana DeRovere, and it was focused on helping men bring the Goddess energy into their lives.

She had us go into a large, empty field way out in the woods. Each man was to gather stones and form a circle, and then he was to stand inside of it. The only light we had was by the stars and a large fire in the middle of the field. She had female assistants that sat with candles outside of the circles as witnesses for the process. We were to tell these women everything we would tell the Goddess, including all of the anger, love and frustration we had felt in our lives dealing with women. I found myself screaming out my rage at the Goddess.

I thought I was done when Tiziana came over and said, "There's more."

I was screaming at the memory of my dead mother for not teaching me about the Goddess energy. I realized at that moment I would never get it from any outside source and something shifted in my being. I fell to my knees and screamed for the Goddess to come inside of me. I picked up handfuls of earth and put it into my mouth and rubbed it into my face. Then I found myself rubbing my entire body into the earth as if I were making love to her. A feeling of peace came over me I had never experienced before.

I immediately tested this connection. I had lost my keys in the two-acre field of grass. I said to Goddess, "Take me to my keys," and started across the field in the darkness. I wandered around until my intuition told me I was at the spot. With nothing but a penlight I shined my light onto the spot and, to my amazement, there

lay my keys. I fell to my knees with tears streaming from my eyes, as I knew She was part of me. From that moment on, I knew I could count on my intuition to guide me—not just with thoughts but from a deep inner knowing felt throughout my entire body.

Goddess was now inside of me.

As I shared this experience with others, many people said that they had experienced a great deal of the Goddess energy on Maui. I knew I had to explore these new feelings so I took off alone to Maui. From the moment I arrived, the Goddess energy was there to take care of me and guide me to Her sacred places on the island.

The most sacred place I was taken to was where the native boys were taken to be initiated into the world of the Goddess. I was asked to not tell where it is, but I can describe the setting. A local guide and I entered into a thickly forested area on a thin trail through the foliage that led us to a beautiful, swift stream. It had many tiered waterfalls with rapids in between. He led me to the bank and pointed at two large rocks in the middle of the rapids. He said I had to make my way out to the rocks and put my head between them, totally submerging my body in order to be purified by the Goddess. The water was moving so fast that any slip could be deadly.

I went inside myself and realized I was willing to die to meet this Goddess energy in her purest form. I fought my way to the rocks and grasped them with both hands. Before I put my head underwater I sang the Sh'mah—a prayer used by Jews as a final word to God before dying. I plunged my head between the rocks under the water, the force of the water holding my head down. The sound of the rushing water went roaring through my ears and then peace came.

I submerged myself three times. The third time I knew there had been a change in my soul. The realization came over me that it was time to take my abilities as a healer into the world.

Within fifteen minutes I was being shown it was indeed that time. We stopped off to get a soda at a back-road store. When the owner greeted us, she said she had just twisted her neck the wrong way and was experiencing incredible pain in her neck and head. I asked if I could try to take her headache away. There were

people waiting in line to pay for their snacks as I started to work on her, and they were all staring at me. I lay my hands on the place where she was hurting and immediately the area heated up. Within a couple of minutes her headache had disappeared and she could move her neck.

I got back in front of the cash register and said, "How much do I owe you?"

She said, "The drinks are on the house."

The person next in line said, "Who are you?"

I said, "A messenger from Goddess!" and smiled. I knew my life would never be the same again.

A month after I returned to Ashland from Maui, I attended a workshop called "Soul Connections" with James Hughes. Most of the people taking the workshop were already practicing healers. The workshop was designed to teach the uses of crystals, sacred geometry, divine axial copper grids, sacred symbols and sounds, to align the soul with the body.

When we began to use the sacred tools, I realized I understood them perfectly. It was as if I had used them all before. Some of the participants got to work on as many as three or four other participants. I worked on over twenty as they all were asking for me to work on them. At the end of the workshop, people asked me if I was going to be doing any private teaching of my techniques. They were surprised to find out that this was the first time that I had formally done any of it. "I make my living as a realtor," I told them. They were shocked.

At the end of the workshop I invited everybody to come back to my house for a little celebration and potluck. It was there that I met Maggie. She had been present at the workshop but I hadn't noticed her. She sat down at my dining room table as I was talking to someone. When I turned to say hello, three lightning bolts passed between us. I asked the other people at the table if they had seen the lightning bolts. They confirmed they had seen them, too. I knew there was something karmic between us; the lightning bolts had happened to bring my attention to that fact.

After the workshop was over, I went to visit James and said, "I want to buy some crystals and a grid. You told me to wait 'til after the workshop but now you're sold out of all your nice crystals."

He said, "Yeah, but I'll get more." He then added, "You know, I know I'm going to be getting more. Why don't I give you the crystals that I've been using?" and he pulled out a little black crystal from Atlantis that looks almost like a turtle. It was the only crystal he had under his bed when he channeled all of the information on how the axial grid works.

The grid forms a high-frequency, electromagnetic vortex of energy that isolates the soul from the rest of the magnetics of the planet. When you are in this vortex you can feel the magnetic force of your own soul. Everything that is held in magnetic denial and judgment by fear rises to the surface, where it can be felt and completed. The energy is then magnetically realigned with the soul's vibration of love.

Because of this direct connection with soul, years of therapy can be by-passed in a few hours. There is no necessity for a mental exploration of the past. You experience the past, present and future spontaneously, depending on your soul's direction of the process.

Beyond my wildest hope, James started selling me crystals from his own grid set-up! This showed me that if you are patient, God will give you everything you need. This is one of my hardest lessons because I so often try to *make* things happen!

CHAPTER XVI

I bought the grid and the crystals and started working. I was having incredible results with my friends when one day I got a phone call from Maggie. She was doing the work in Seattle. We were both talking about how it was hard doing it by ourselves because it felt better to have a man and woman present at each session. And, as we were both curious to find out what those lightening bolts had been about, we discussed the possibility of doing some work together in Seattle or Ashland and decided to go with whomever could organize it first. I put up a little flyer saying the first hour was free and the second was \$100. Pretty soon I had ten people.

Maggie flew down to do the work with me.

The second person we worked on was a lady in her sixties who had deformed feet that impaired her walking. After she experienced herself in the NOW created by the sacred tools, she got up and started jitterbugging with me in the living room as we all hugged and cried with joy from the healing of the One's grace. The hardest part of the experience was feeling worthy. I have done a lot of work on my ego since that week to allow me to continue my work.

This was how we started our relationship, going back and forth between the two places. We realized that not only did we like each other as healers, we wanted to begin a man/woman relationship. For months, I spent two weeks in Seattle and Maggie spent two weeks in Ashland. We got small practices started in both places. We were getting closer and closer with each other. Miracles were happening and it was fun.

We were invited to a spiritual gathering one night in Seattle soon after I had worked on a lady with a tumor. When we had finished with the session, the large lump had disappeared and the cloudy crystal she had brought along for good luck and had held in her hand had turned totally clear. The lady had told everybody about her session with us.

We arrived at the party a little late and people had already gathered. When Maggie and I came into the room, the hostess stood up and said, "They're here, the healers are here!" I looked around and realized everyone was looking at us! In

Seattle, I wasn't a local realtor but a healer. It was an affirmation that this was the work I should be doing.

But I eventually reached a point where I didn't want to go back to the big city. I decided I wanted to remain in little Ashland at my Paradise Lane retreat. Maggie had to choose between leaving Seattle to live in Ashland with me or staying in Seattle to be with her children. She chose to come to Ashland and left her two children with her ex-husband. I knew this was not a good beginning and because she left her kids behind, she probably someday would go back. I chanced it, however, and we went into a relationship.

It was incredible when we combined our two fields of energy. We set up a magical room in the house that was used just for healing, and we both grew, learning new techniques and expanding our healing skills. We were on the cutting edge of something most people had never heard of, and it was not easy getting people to come even though quite a few people on TV and in magazines talk about energy healing and the new/ancient tools we were using.

Over the next six months, it became apparent to Maggie and me that we had somewhat different missions and that she and her children were not happy living apart. She felt called to New Age ascension work, and I felt I was to work without alignment to any particular group or program. Although it was heart-wrenching and hard to let go, she returned to Seattle. There, she has created her own successful healing practice, sharing the ascension message, and she lives happily with her children.

CHAPTER XVII

I have a little cottage on my property that once in a while I rent out to people. While I was going back and forth so much to Seattle with Maggie, I needed someone on the property when I was gone. I rented to a woman from Grants Pass, Suzanne Hentrich. She later shared with me that she had been told by Spirit to "go to Ashland" and knew, when she saw the cottage and my property with its healing room, that she had found the place Spirit had directed her to. Mine was the first ad she had answered and the only place she looked at. Suzanne had been working with transformational processes for 20 years as a therapist. When she left Grants Pass, she was, in part, on a quest to find a way to accelerate the healing process, beginning with her own healing.

Soon after Suzanne moved in, Maggie and I gave her a demonstration of the healing energy, explaining how crystals and copper tubing are used as superconductors of high-frequency energy around the healing table, and that they accelerate emotional clearing. Suzanne found it fascinating and asked, "How much do you charge?"

We told her, "We charge a hundred dollars an hour."

She got right up on the table and said, "I want to do this!"

Well, an hour and a half later her life had changed. She was in touch with the deepest parts of herself for the first time in her life. She felt all of the sorrow of being abandoned as an adopted child who did not know who her parents were. All of the things that happened in her life that made her feel sad just came right up to the surface. When she got done she said, "My God, I feel like I've just done 20 years of therapy in less than two hours! I've been a therapist for all these years and I've never seen anything like this! *We* have to do workshops for three or four days before we work people up to these kinds of feelings, energy, and body releases . . . what do you *have* here?!"

Over the next 3 or 4 months, I started showing her more and more of what it could do. Then she started sending me her clients, saying, "If it works for me, I wonder if it would work for everyone, even if they don't believe in this stuff."

And I said, " I think you have to believe in it, but *I* don't know, bring them by!"

So she started bringing those who expressed an interest, and the results were profound breakthroughs and connection to Self.

Suzanne decided that she wanted to do the grid work, too, and began to buy her own crystals, a grid, and other tools. She, Maggie and I all attended the second annual training seminar held by James Hughes. A few months later, Suzanne was preparing to do her first workshop and asked me to co-facilitate it with her when I told her that her flyer, which invited people to "activate the Stargate to Transformation," felt like "my" flyer. She said Spirit had given her the title. She later added the name "Sacred Magnetism," also inspired by Spirit, to describe both the work itself and the inner state of being that is the goal of the work. Although I understood the uniqueness of energy work with the grid, it was nonetheless gratifying that a professional recognized its therapeutic potential as well. And she understood it well enough to be my client and my student and to regard the grid as the fulfillment of her personal search for a way to accelerate the healing process.

The only problem was that she had to move out of the cabin on my property because it was too small for her to set up her grid in. Soon she was seeing her own clients in her new place.

Then she took her grid and some crystals along on a vacation to Hawaii, just to see what would happen. One day she called me from Hawaii, very excited that a group had invited her to do an evening of energy work and that people were making appointment for individual sessions. She came home empowered by this experience, and it was as if she was sending out a signal that drew people to her grid.

Shortly after she returned, she was invited to be a guest on a local cable television station talk show to explain the work. Interestingly, just before she had gone to Hawaii, she had met someone who told her to contact the host of this show about her work. She had intended to do this when she returned, but before she could, the host of the show contacted her!

All of these experiences supported Suzanne in feeling her own power to do this energy work which, in turn, has supported us to work together. We didn't know we would be working together, although we had talked about it after doing the workshop together and having a great time. When Maggie returned permanently to Seattle, the door opened to explore this possibility further. We discovered the

balance of our energies together, and we realized we wanted to work together. We still both work independently, but we prefer the flow we experience when we blend our energies to work together. We feel that we are then Sacred Magnetics in action! We are an external mirror for the inner healing that ultimately brings the inner masculine and inner feminine together, in peace and love.

CHAPTER XVIII

A friend of mine who worked at a hotel about 45 miles outside of Ashland was looking for a place to stay, and I had a building that just happened to be vacant. This guy, Gordon Bell, was really *weird* to me but there also was something about him I really liked. He was into channeling Pleiadian energies and talking to space people. He seemed like a real whacko to me and very ungrounded, but I found him somehow endearing. I drove up to see him at the Prospect Hotel one day while I was out shopping for a shower stall for my vacant building. Spirit had told me that someone would be living in the building soon and would need someplace to take showers. Gordon wanted to ride back to Ashland with me and on the way, helped me pick out the shower stall. This helped him to know that he wanted to move into my building!

Gordon only had one month's rent and no income and no way to make any money. In all my 25 years' experience as a landlord, I had never let anybody move in who couldn't pay first and last or at least had a potential of doing so! I still rented it to him because Spirit told me to do it, at least temporarily, until I knew whether I wanted to sell the building or keep it. Gordon moved himself and his computer in and started spending 18 hours a day typing all kinds of stuff that the "AMs" (Ascended Masters) were telling him about what is going to happen to the planet. Then he started getting information about the building, about himself, about me, and about everybody else around him, and I decided he was even crazier than I had first thought! It was hard for my rational, business self to deal with this incredibly "out there" person. Then all of a sudden he said, "They're finished transmitting; they're telling me to paint."

I asked, "Well, how long has it been since you painted?"

He said, "Twenty years, but I was a good painter back then. They're going to give me Sacred Geometry paintings to do. It's going to change the planet!"

And I said, "You're a kook, man!" But he's a lovable kook!

Before Gordon moved into the building, it had been run as The Joy of Being Center by a woman named Karen Tarrell. She conducted Flower of Life workshops there based on the work of Drunvalo Melchizedek. She had been teaching Sacred

Geometry and drawing, and now here was Gordon talking about and beginning to paint the Flower of Life!

So Gordon, whose spiritual name is Chapel Tibet, started to do paintings. They got better and more beautiful to look at until, after the third one, the word incredible didn't do them justice. He was coming up with brush strokes that had never been done before. He was making everything look 3-D with just the way he ran the brush strokes.

By the time he had completed about seven or eight of these paintings and put them up on the walls, I still didn't know what I going to do with the building. Suzanne and I had created a healing room in the building and were doing sessions there, and there was a larger adjoining room where we sometimes met with groups. Gordon continued to paint. We were just holding on and holding on, thinking that maybe we should do something, but we just kept getting that we were in transition. It was funny because every time someone asked us what we did, we answered, "We're in transition," and finally we put a sign in the window that said TRANSITION CENTER.

CHAPTER XIX

For me, the real transition was making the shift from realtor to healer. One day I said to Suzanne, "I still feel like I'm a realtor more than I am a healer. Let's make a banner and take off in the motor home. Let's see how far we can get before we get into trouble or run out of money." Chapel Tibet was my inspiration to do this. Month after month he kept coming up with the rent! I never even asked him how. It was like a miracle every month. He didn't mind eating peanut butter and jelly sandwiches. That's all he lived on for a while. He would just paint and paint and paint; that was all the food he needed.

On November 9, 1995, we took off over the pass with a hundred dollars, no map, and a few leads. Our first stop was to be my brother's in Reno to drop off an old computer. He was starting college on a rehabilitation program for the emotionally disabled and needed one. I thought it would be a nice thing to do, and Reno would also be a good place to start our trip.

We left in the evening as it took *all* day to pack. We packed up hundreds of pounds of crystals, healing tools, and a massage table with a grid built into it. (We were packed to the ground, literally—the springs actually broke when we had gone about 1000 miles.) After an hour or so, we pulled into Mount Shasta for a snack but said, "Let's keep going. We'll use the next stop to get gas," thinking of course that between Mt. Shasta and Susanville there would be plenty of places to get gas."

Well, we're driving down the road and a sign says, "Next Services 51 Miles." I look down and we're virtually on empty. This is great! The first night out and we're going to run out of gas in the middle of nowhere. But we turn left where it says "51 Miles to Susanville." No gas, no services. There's a little rest stop, so we pull in and I say, "I'm ready to turn around tomorrow and head back home. If we're so out of the flow that we're already in trouble, then we're not supposed to do this trip."

The next morning while I'm using the restroom, I hear somebody come in and I ask, "Do you have any idea where I can get gas?"

He says, "Yeah, 51 miles down the road in Susanville."

"Well, I'm on empty," I tell him, "and I don't know how I'm going to get there. I need at least four or five gallons of gas."

And he says, "Well, this is very interesting because I just filled my five-gallon tank, and I haven't filled it up the whole trip. The last time I got gas, I filled it up because I know this stretch. But I have enough to make it there with the gas in my main tank. I could let you have the five gallons."

And I say, "Oh! A messenger from God!"

So I came out of the stall and met the guy. He took me to his trailer and started to tell me how he's living in his trailer and just got divorced and would I like a cup of coffee? Then he starts telling me about how he's reading this book called *The Celestine Prophecy*. He starts telling me about it as we're getting the gas can.

I say, "I *am* the Celestine Prophecy. I haven't even read the book but I am that prophecy because here you are putting your gas into my car and I'm not having to call anybody or do anything. You are right here. You are the first person I know I'm here to heal. As you choose, I can either pay you for that gas or I can give you a \$100-per-hour healing treatment."

He says, "I would rather have a treatment!"

I say, "If you don't feel you've got your money's worth, I'll still pay you! Just take a breath and I'm going to put this crystal over here on this spot on your chest, and everything that's been going on with you and your wife you're going to feel, and you're going to feel strongly for about five minutes. You'll begin to breathe heavily, you may start to cry, and when you're done, you're going to walk out of here in bliss. I can do that in ten minutes."

And he says, "How do you know that?"

"Because Spirit told me that in ten minutes you'd be done. I don't know anything; I can't do anything on my own. That's why I'm on this trip—to find out what I can do. So when Spirit says I can do it, I just do it. You want to try it?"

And he says, "Why not?"

Suzanne, who has seen me take my 8" seed crystal many times and put it to the chest of someone who's never heard about any of this stuff or seen a crystal before, watched with a knowing smile as the man turned bright red, started to sweat, and began to shake in total kundalini release. He felt everything that Spirit

told me he was going to feel. He was totally back into feeling relaxed after he had screamed and cried. He looks at me and asks, "What was that?"

I just say, "*The Celestine Prophecy!* Go read the book again! Spirit's telling me you need to read it again. I wouldn't know; *I don't read books!*"

So Suzanne and I took off down the road with exactly the five gallons of gas we needed. We didn't have to pay for it, and after we made it to the gas station in Susanville, I said, "*This is a good sign!*"

We got to Reno in the afternoon and went to my brother's to drop off the computer. While I'm having a wonderful chat with my brother, Suzanne says, "I think I'll call around to the bookstores here and see if any of them would be interested in having us do a talk or demonstration while we're here."

The first place she called was a bookstore called Pathways. They said they were interested in hearing about our work and seeing some healing crystals Suzanne told them we had with us to sell. "The only problem," they said, "is that we're having a psychic fair, starting tomorrow. We're going to be extremely busy in the back room and will be full, so you won't be able to do any workshops this weekend. But come down anyway and bring your crystals. You can check out the fair, meet us, and see our space."

So we said, "O.K., we'll see you tomorrow!"

The next day we arrived with our crystals and brochures. The owner came out to the counter to look at them and said, "You know, these are a little bit too expensive for us to buy, but they are cheaper than the prices in the stores. Maybe some of the vendors who are back at the psychic fair would be interested, but I don't want you to show them to any of their customers."

So the vendors, one by one, start coming out, buying up crystals like they were a hot item, and running back and telling the next vendor. We sold \$185 worth of crystals in about 20 minutes and the owner of the store starts to freak out. She came over and tells me that maybe we should come back another time.

I say, "Absolutely!"

And she says, "Look, I'm not feeling very well."

I say, "Yes, you have a sore throat. It's right above your Adam's apple. Spirit's telling me that there's something that you need to say that you haven't said, but for right now, Spirit's telling me I can take that away from you in ten seconds."

And she looks at me and she says, "You can do that?"

I say, "No, but God can. God can take your pain away but you're going to have to eventually deal with the emotional trauma that caused that block. But for right now, Spirit says, if you don't want to deal with that since you're at work, we can take the pain away." So I put the crystal just below her Adam's apple and made a sound. (Because I was just learning how to really use it, I didn't realize that it was so piercing and that it would affect everyone else!)

When I made the sound into her throat, Spirit totally cleared it.

She takes a look at me and says, "It's gone! All the pain in my throat is gone. You can stay here and do anything you want to do. You must be an angel."

While we were talking, every one of the vendors comes out of the back room and says, "Who made that sound?"

I say, "I did," and I show them the 4-million-year-old seed crystal and they just flip over it. I told them the story about how James had given it to me. It had been his personal crystal.

I had asked James for it, told him I had a connection with it, and that it was supposed to go to me. When he gave it to me, this crystal had a chalky color. I slept with it, ate with it, took baths with it, and I kept it between my legs when I drove anywhere. It was the first crystal I had a "love affair" with. In three weeks, it became totally crystal clear! I brought it back to James and said, "Is this possible?"

He said, "It's possible. The healing energy can heal anything. All these crystals are waiting to be healed, and it was your magnetic energy that healed it. That's why you knew it was for you; you were supposed to heal it. And now it's healing everybody else, including you!"

The psychics at the fair started to ask me to work on them. They all wanted to question me, so they whisked me to the back room and were trying to work on me and do trades. I wanted to honor everyone, so I just allowed them to do what they wanted with me. It was really fun. Suzanne was in the shop still selling crystals,

showing her own seed crystal to people, and doing some work with it. Her crystal is a companion to mine and also came from the same source. One of the psychics told us our crystals grew at the same time in adjacent caves in Brazil, as stalactites.

The next day, a young lady we met at Pathways took us to some hot springs in the desert near Pyramid Lake. She led us there then spent the night in the motor home with us. The next day she took us in her car to the hot springs because the road was too bumpy for the motor home. We spent the whole day there. In trade for that, we did a session with her, but we only had our seed crystals and a few tools. The ground was so magnetic, we found out that even though it really helps to have tools, basically all you need is your hands and a lot of love.

When we got back, she said, "I have a friend in Lake Tahoe I think would be interested in this work. So she made a phone call then told us, "She's waiting for you. She knows she's supposed to do a session with you."

CHAPTER XX

We got to Lake Tahoe the next morning. A friend of the woman's called just as we arrived and when she told him about us, he wanted a session also. So we did two sessions that morning. That night, as we sat in the woman's 16' hot tub overlooking Lake Tahoe, I said to Suzanne, "I thought life was tough! What's going on here? Spirit's really doing a number on us!" The woman wanted to call more of her friends, but we were eager to leave the next day for Las Vegas, where we had our first leads. As it turned out, we never used them because everywhere we went, we kept meeting people, who called people, and we would be booked up. This was how Spirit worked.

During the first session that morning, which was with the man who was a friend of our hostess, Suzanne dropped her seed crystal. It flew out of her hand when a burst of energy came off the man's feet and broke into three pieces when it hit the floor. I was stunned but not surprised, because I had observed Suzanne lose awareness of her physical surroundings when her focus was singled elsewhere, and I had felt her crystal was at risk for this reason. But although her face turned red, she took a deep breath, picked up the three crystal sections, set two aside, and continued to work using one of the broken sections almost as if nothing had happened. In fact however, a 4-million-year-old crystal was broken, and I knew that somewhere inside, Suzanne felt just as broken. But our work is about healing what is broken, in ourselves and in others and even in our crystals.

We left the next morning for Las Vegas, but not before stopping at a Tahoe casino for an advertised 99-cent breakfast. While we were at the casino, Suzanne called a friend at home. When she told him what had happened with the crystal, he suggested, as if it were no big deal, "Why don't you just superglue it?"

At first she was horrified, then said, "Well, why not?" She told herself, "If it's supposed to be glued, the casino gift shop will have superglue." And as Spirit would have it, the shop did. So Suzanne immediately superglued the broken pieces of crystal together, seeing that they went together effortlessly—as if this was indeed what they really wanted.

Later, I picked up her crystal and I could feel it "crying" from grief. I knew this reflected Suzanne's grief as well as the state of the crystal. So I held it and sent healing light into it until I could feel it begin to get warm. I sent sound vibrations into it as they came to me and then let the crystal "rest" and heal itself. It continued to clear as if it was still a single crystal, and we knew the broken parts were re-bonding.

We stopped that night in Beatty, Nevada, to buy food and ask the grocery clerk for the name of the hot springs motor home park we had noticed a sign for on the way into town. We had decided we would drive back to it if there were a vacancy. I asked Suzanne to call and find out while I did the shopping. She reported back that the manager is a nice woman who sounded very tired and stressed out because 24-hour road work was going on in front of her resort. She had plenty of room because no one could sleep there due to the noise. I asked Suzanne if she wanted to call the woman back and offer her a healing session in exchange for our use of the hot springs, even if we do not sleep there. Suzanne called, and the woman was excited and grateful because she hadn't slept in two nights. I could feel, just in my exchange with Suzanne, that we could help the woman to relax and to sleep.

We work on her together for about 15 minutes, until she's breathing fully and feeling relaxed. She tells us this is the most peaceful she can remember feeling.

We decide to spend the night and use the wonderful hot springs that night and again in the morning. We played meditation music to block out the noise and slept peacefully through the night!

The next day, the manager told us she slept for the first time in three nights. She wasn't ready to do more work—maybe she was a little frightened by the degree of her shift and didn't want to know what might come next—but I feel Spirit used us to help her avoid a possible serious health crisis.

CHAPTER XXI

When we get to Las Vegas the next day, we pull into a gas station. While I pump gas, a lady pulls up next to us, sees the "*Sacred Magnetics*" sign in the window, and asks, "Do you sell magnets?"

I say, "No, I work with color, sound, and crystals. I'm doing spiritual healing. Sacred Magnetics has to do with the bringing together of the masculine and the feminine into a wholeness."

"Well, that's really interesting," she says. "We belong to a spiritual church where we do a lot of healing and praying. What do *you* do?"

And I say, "Well, rather than tell you, why don't I show you?" And, while still pumping gas, I pull out my crystal and say, "See this crystal? It's a good tool for healing. The pain you have in your left elbow that you've had for the last six months—Spirit is telling me we can take that away."

And she says, "Ahh, I've been to every chiropractor in town. They keep telling me there's basically nothing I can do about it except learn to live with the pain . . . How did you know I have pain in my elbow?!"

I say, "Spirit's telling me; that's how I work. Do you want me to help you?"

"You can do that?"

And I say, "No, but Spirit can do that."

So I take the crystal and put it to her elbow, and I'm making healing sounds—in the gas station as I'm pumping gas!

Her face turns bright red, she starts into a sweat, and her whole body shakes. Her girlfriend comes out of the car, stands behind her, starts to hold her and says, "What's going on here?"

I say, "Oh, she's just getting healed. Hold her, she'll be okay." When the gas pump stop, I figured that's enough "juice" so I stop.

"Oh, my God!" she says, "the pain is totally gone! What was all that *heat* I felt going through my body?"

I just bow to her and say, "It's Spirit."

"You must come to my church!" she says.

And we did go to her church that Sunday night. But in the meantime, she told us, there was a Whole Life Expo that was starting the next day, which was Friday. Healers from around the world would be participating. We did not know whether we were to go to this or not and decided Spirit would take us there if so. Right then, we were headed to the Luxor Hotel for our first night in Las Vegas, as I'd had a dream of myself working there.

When we arrived at the Luxor and went inside, I didn't feel Spirit there, but we parked in an RV park behind the hotel that night.

The next morning in the bathroom, I meet a man who has lots of crystals and stones around his neck. He tells me he and his wife are stone and crystal dealers, for they really believe in their energy. I tell him I am a healer and work with crystals and sound to help people connect with their souls.

He says, "I wonder if you're the one my wife's been waiting for! She's had dreams of a man whom she was told in a psychic reading last year would come to her to activate her soul so she can do her mission on this planet. She's been looking for that person. Is it you?"

I say, "I don't have the slightest idea if it's me, but I would like to meet her."

Of course, his motor home just "happened" to be parked right next to mine, in the overflow area! Five minutes later he comes to my door with his wife. She looks into my eyes and cries, "Oh my God, it's him! The man in my dreams—it's him!"

I'm speechless; I don't know what to say or do. For somebody to tell me they saw me in their dreams It's getting to be old hat now—it has happened another four or five times, but at the time it was really hard to handle.

She says she needs a session right away. She tells me very little about herself, but Spirit shows me how to release the energy being held and blocked in her body. I know she felt and then released patterns that had been in her field for many lifetimes and that her inner child in this lifetime was awakened and healed. Her heart opened, and she felt and connected with her Soul. Although we didn't know it then, we would see this miracle of deep healing and soul-awakening in every session on the road except one, which was with someone who came to us because of the zealous recommendation of a friend and not at the prompting of her own Soul.

After this session, she gives us \$300 cash to pay the \$150 per hour that we charge on the road and says, "This isn't enough. This work you are doing is priceless. I can't just give you money. Just a minute."

She leaves and comes back with a beautiful crystal from Brazil, a smoky quartz full of rainbows. I knew it was a very special crystal. She says, "I've had this for 17 years. I want you to have this and use it in your healing work."

I bow to her and say, "Thank you," for I was learning to receive.

She then asks if I have read *The Celestine Prophecy*. I tell her she is the second person to ask me that on the trip. She tells me that she has a copy of the book on tape, then leaves and comes back again to give me the tape! I say, "I can't take this, too!"

She says, "I want you to have it; you need to know about this book because people are going to come and talk to you about it because you are the prophecy."

I say, "Okay, I'm learning to receive—thank you very much!"

It was by now late afternoon. Suzanne had called some New Age bookstores and healing centers, looking for a place where we could set up our grid and work for a few days. We went to visit one that had invited us to look at their space, but it was already closed. We had dinner and then remembered it was Friday, the first day of the Whole Life Expo.

It was then almost 8:00 p.m., and we had been told that the Expo closed at 9:00. We knew it would take some time to get there, so we weren't going to go—but a voice inside said, "Go right now!" That voice has led me to so many right places that I said, "Okay!"

We got there at 8:30 p.m. and I didn't want to pay to get in for only a half-hour, but Spirit told me to. When we walked through the door, however, even though people were there collecting money, it was like we were invisible. I knew I was coming back the next day, so I felt it was okay to go in and just check it out.

Within three minutes of being there, I'm standing in front of a beautiful display of crystals being sold by a company called Crystal Spider. A woman who is in the booth, says "Hi!"

I look into her eyes and say, "Oh, my God, I know you from Lemuria!"

She looks at me and says, "No one's talked to me about Lemuria before."

Then I say, "Just a second, Spirit's telling me . . . oh my God, we were married!"

She looks at me more closely and says, "I remember you!" and she hugs me and tells me her name is Sandy.

Sandy's husband and adult son are watching this, and they come up and say, "What's going on?"

"It's him! Remember I told you I was married in Lemuria? It's him!" Then *they* grab me and started hugging me. I have all three of them hugging me! . . .

Suzanne walks up at that moment and I say, "This is my family from Lemuria!" She just laughs, since she is beyond being surprised at any new turn of events.

Then the family says, "We need to talk with you; we need to be with you but we're closing here in a few minutes and we've got to do something afterwards. Look, we'll tell you what we're going to do. Here are passes for the Expo, Exhibitor's Passes. The two of you wear these tomorrow and you can go to anything. You'll be part of our booth! We want to be with you over the next two days."

It just totally blows us away. So Suzanne and I leave there delighted, saying, "Here we go again—what a journey we're on!"

We decided to spend the night in the exhibit-hall parking lot. We moved right up to where the Expo doors opened, put up our banner across the front of the motor home, and went to sleep.

CHAPTER XXII

The next morning while we were fixing breakfast in the Expo parking lot, Suzanne looked through the Expo brochure and said, "There's only one person here that we want to see who is doing the same kind of work that we are. His name is Rahul Patel. He's an international energy-medicine healer, and I like what he says about the new paradigm of healing. At 12:00 he's having a lecture; let's go to that."

Soon there is a knock at the door. I open the door and there is an interesting-looking gentleman standing outside. "Is this your banner?"

I say, "Yes."

He says, "What's Sacred Magnetics?"

I say, "Well, it's the healing work we do. It's a matter of balancing the inner masculine and feminine and coming into the Oneness of God, connecting to your soul."

He says, "Well, that's the kind of work I do! I don't know if you've heard of me. My name is Rahul Patel."

I say, "We were just talking about you a few minutes ago, saying that we wanted to connect with you because you're the only one doing the same kind of work that we're doing!"

And he says, "There are no accidents."

I say, "Would you like to come in and meet my associate?" So he comes in, meets Suzanne, and talks with us.

He says, "Well, you are doing very interesting work. Would you please come to my lecture as my guest?"

And I say, "We have Exhibitor's Passes so we can go to all the lectures free, but yes, we'll come! Yours is the only one that we're going to."

So we went to the Expo, and the people were waiting for us at the crystal booth, and it was just like family. They were *so* glad to see us. Suzanne and Sandy were chatting away, and I said, "Look, I have to see what's going on in the Expo here."

So I started walking around. Everywhere I went, I felt like a spark of light was following me. The glowing feeling I had inside must have been permeating my outside because people kept asking, "What do you do?"

When I tell them, many ask, "Can you show me?" Then I would pull out my crystal and work on people, often receiving things in trade.

Suzanne was having her own experience of the Expo and also was connecting with people and sharing crystal work with them. She came up to me and said that the people at the Angel's Insight booth had invited us to set up our grid in their Las Vegas store after the Expo. I went over to meet them, and they said they had a small back room we could use. Even after explaining that we make a lot of noise with sound tools and our voices, and that our clients also often release with sound and sometimes scream and yell, they insisted they didn't care and that they wanted us to come. So now we would have a place to work.

At another booth a little later, I meet a man who had been selling crystals for many years but who never knew that crystals spoke, who never knew that crystals are used for healing. He had just looked at them as beautiful rocks. I say, "See that crystal there? It's a total information crystal."

And he says, "Yeah, people tell me that."

I say, "Well, have you taken it and put it on your third eye?"

He says, "No one ever told me to do that."

I say, "No one's looking, and when you do that I'm going to do a sound. Your whole universe is going to open up. Spirit can do that." I like to remind people that it's not me but Spirit that tells me what to do and what sounds to make.

He puts his head on the crystal and I make a sound. He starts to get all quivery and excited. His head starts to bob, he pulls it back a little bit and says, "What was THAT?"

And I say, "That's the cosmos, the greater beyond. That's the dimension beyond this Earth plane. This third-dimensional reality is very limited, and you just took off and went into the universe."

"My God," he exclaims, "I was travelling so fast! I'm not going to do that anymore."

"No," I reply, "you had better not—not until you have a session. Your kundalini is going to rise and you haven't had that happen in 45 years. When you were a young man, you used to do some things, I'm being told, that made that happen. But you're not doing them now."

And he says, "Yeah," and he went into what he used to do and what he used to be.

I say, "Yeah, that's what Spirit's telling me. I'm here and I'm going to open it up if you choose. I will talk to you later; I'm going to go talk to some more people."

Similar things happened in five or six other booths, where I would start talking to the people and pretty soon they wanted a session.

Then it was noon, so I found Suzanne and we went over to Rahul's lecture. He talked to a large group about sound—how sound, herbs, fragrance, and other things help the body. He talked specifically about sound but did not *make* any sounds.

After his presentation, I am standing with the woman who had been sitting next to Suzanne at his lecture. She tells me that she is a psychic and a healer and that she can see I am a "master healer." I laugh inside because I was still thinking of myself as a realtor, even though many people were now acknowledging my healing gifts and I was directly experiencing the healing power of these gifts.

The woman tells me she might have to have heart surgery but asks if would I work on her right there because she "knows" I can help her. I tell her that Spirit can help her, that I can't do anything without Spirit. I begin to make sounds and work with my crystal. Then, as I'm sometimes directed to do, I did psychic surgery on her etheric body around her heart.

I didn't see Rahul being interviewed a few feet away by a media person, but he noticed me working on this woman and could see the psychic surgery I was doing on her heart and what the sound was doing. He walks up to me and says, "I want you to do my workshop with me today and bring your sound tools."

I say, "Sure, Rahul, if you like. It would be an honor."

Suzanne and I then went around the Expo for the next 2½ hours, musing, "What is this all about? Who are we going to connect with next?!" It was all a bit overwhelming to me and finally I had to go into the motor home and just pray while we got the tools ready.

So we went and did the workshop with Rahul, and when he got down to the sound part, he gave us fifteen minutes. Spirit told me what sounds to make and when to make them. The entire audience was shaking and making sounds, and Rahul was just blown away at how quickly we were able to bring everybody into the Unity of One. At the end of the workshop, Rahul did a guided meditation.

The thing that impressed Rahul the most was not how moved the audience was but how well he and I worked together—as if we had done this a thousand times before. I knew when he would pause and I knew what sound was needed. He said he knew we had done this for many, many lifetimes and that I was a master at what I was doing. He invited me to dinner after the workshop.

At dinner, he turns to me and says, "I would like you to teach me those sounds."

I say, "Rahul, this is a cosmic joke! This is the first time out of the chute for me as a healer. I'm *not* a master healer. I only make the sounds that God tells me, and I surrender my throat and my voice and that's all I can tell you. I can't teach you anything except to surrender to God and let God move through you."

And he says, "I know. That's why you're a master. I run into healers all over the world; I hardly ever run into anyone who's healing with God. You are using pure God energy, and in your innocence your mastery is incredible. I want to learn those sounds. Will you teach me those sounds?" So here I am having dinner at a round table with all these people and teaching Rahul the sounds.

It was a great experience. Rahul's an incredible healer, as he always makes everyone else around him feel as if they too are a master. That was the most important thing I learned from him.

Then we're interrupted by a person saying, "It's time for your TV interview, Rahul."

Rahul turns to me and says, "Lawrence, I want you to come with me."

I say, "Sure, Rahul, let's have a good time!"

We go upstairs to the press room and there's utter chaos. It seems like there is no way he is going to be able to give a talk about spirituality. But he turns to Darlene Sacca, the woman who's interviewing him, and says, "We need Lawrence to clear the energy of the room."

"What's he going to do?" she asks.

"I don't know. But he can do it!"

I say, "Okay, everybody, keep doing what you're doing. I'm going to do a little chant here to get us into a feeling of Oneness, but you just keep doing whatever you're doing." I didn't want to overpower people and come from a place of "you have to act this way." I already knew that when I chanted the Sh'mah, all energy would come into the One. It always happens. It's an incredible chant. So I sing the Sh'mah and everybody becomes totally focused into the energy. You could almost hear nothing but breathing. And then I announce, "Okay, everybody, it's SHOW TIME!" and sit down to watch the interview.

When it's almost over, Rahul, who had just been talking about how sound moves energy, suddenly motions for me to come on-camera and give a demonstration.

I turn to the TV camera and say, "Hello, I'm Lawrence! And, rather than just make a general sound, I'm going to ask Darlene to let me make a sound into a place where I can feel that there is blocked energy." So I turn to Darlene, put my hand and the crystal on her chest, and make a sound. Her face turns bright red and she starts to perspire like she's in a sauna . . . and her eyes pop wide open.

That's how the show ended. This was to affect my entire career as a healer.

During Rahul's afternoon workshop, I had turned to Suzanne and said, "See that lady over there in the purple blouse? Spirit just told me we're going to be working with her this evening. Won't it be interesting to see if that happens . . ."

Well, after the TV interview, the woman in the purple blouse comes up to me and says, "I haven't been able to get that *sound* you made out of my head. It keeps ringing and ringing."

I say, "Spirit told me you were going to have a session. The sound is ringing in your head because it's your soul calling out to you to find me. What do *you* think?"

She says, "Oh, I know it! Ever since this afternoon I've known I was supposed to do whatever it is that you do." She said she was going back to Carson City that night, so her session happened that night . . . just as Spirit had told me!

I had told Rahul earlier that we were going on to Sedona, Arizona. After the show, he told me he wanted me to come back to Vegas the next week to assist him in a workshop he was doing. He said had never before asked anyone to come for

free and be his assistant. I said I would have to see what was going on in Sedona as Spirit was leading my life, but I would try to make it back.

When Suzanne and I were back in the motor home she said, "I can't believe this! It's wonderful! How did you know we were going to work on that woman tonight?"

And I said, "Spirit is just trying to let me know what's possible, how much we *can* know if we open our hearts to Spirit and let Spirit run our lives." For example, the connections between people occurring at the Expo were beyond human understanding. Connections that would have taken ten years to develop were happening inside of two days, and we had more leads than we could handle in a year. Among them were two of the people we'd had on our list as leads but hadn't been able to reach by phone! One of them actually walked up to Suzanne and began talking with her. Another sat in the row behind us at Rahul's workshop and said to me, "I know those sounds," after the workshop. She had attended a workshop with James and heard similar sounds. I highly recommend that anyone who's on a path of spiritual healing go to Whole Life Expos and other fairs to network with your fellow healers.

CHAPTER XXIII

On Sunday night after the Expo, we went to the church service we'd been invited to by the woman I'd worked on at the gas station when we arrived in town.

The next morning, we moved all our healing tools and table into Angel's Insights. It's a really beautiful store. Anything you can think of with angels, they had it: cards, dolls, candles, napkins. The two ladies who run it are just magical, totally open and caring. They have a space in the back for classes like yoga, but the walls don't even go up to the ceiling. We told them all the sound would get out, maybe even people screaming. But they insisted Spirit had told them to have us do the work there. They let us put our banner in their store window and our flyers on their counter, gracious and supportive (even when, as we had promised, the sounds became intense!).

As soon as we got the grid set up, some curious customers had wonderful sessions, then called and invited their friends to come! One young man from the church service the night before came for a session. One older man who we'd met at the Expo talked about how he hadn't been able to get in touch with his feelings for 40 years. An hour and a half later, after screaming, crying, and raging, he was in the bliss of being connected with himself. We left him alone, as we do with everyone at the end of a session, to give him a few minutes in his own energy. When Suzanne went back to check on him, there he was, almost totally naked on the table, caressing his body!

I went back a few minutes later, as he was starting to put his clothes on. I say, "We've never had anybody do that before!"

He says, "I'm 72 years old. It's been 40 years since I've felt the end of my penis. I'm alive, I'm alive! This is the happiest day of my life." And he starts to run around the store telling everyone, "You've got to do a session!" Then he's out in the parking lot saying "I can *feel!*" It totally warmed my heart to see this man at his age come alive like that.

We worked at Angel's Insights for three days.

The next day was Thanksgiving. We thought we'd be on the road to Sedona and were morbidly thinking we'd end up at Denny's for Thanksgiving dinner. Of course

Spirit wasn't going to allow that! Michelle, one of the store's partners, and her friend Tony invited us to his home to join their extended spiritual family for Thanksgiving.

The next morning, we walked around a lake in a park and saw a lone turkey wandering among the local ducks, perfectly at home with them. Someone from a local TV station asked us for our comments about this turkey among the ducks. I don't know if it ever aired, but Suzanne pointed out that this turkey didn't fit the stereotype of dumb turkeys because it was frolicking among the ducks and not on somebody's table! I talked about Native American turkey medicine and made a turkey call through my crystal.

At Tony's, we met about 15 members of his and Michelle's warm spiritual family. (They currently co-sponsor a new radio show for people to call in and share their spiritual experiences and encounters with angels.) We decided to call James and Rosemary in Ashland, just to say hello and Happy Thanksgiving. Rosemary asked Suzanne if she has met anyone named Hylin, a woman from one of their own healing journeys to Las Vegas. Suzanne had met her just minutes before, as she was one of the Thanksgiving guests! Once again we were reminded that Spirit is really in charge of making our connections with people. So we spent the rest of the day knowing that we truly were with our real family—our spiritual family—on Thanksgiving, and that we would keep finding each other and coming back together. It was a good feeling.

After the dinner, I was talking to Hylin and she told me that she had problems with her knee. But when I went to put the crystal there, Spirit said, "Nope, can't work on her here."

When I explained to her that Spirit didn't want me to work on her under the circumstances she said, "I've already told Suzanne I'd like you to stop at our house on your way to Sedona and see the crystal room we have. We live by the freeway you'll need to take out of town, and you could spend the night in front of our house." Their house "just happened" to be on the way! So we followed Hylin and Gaela (who are roommates) to their house later.

Their home is beautiful, with crystals and lights and waterfalls. As I was excusing myself to go out and sleep in the motor home, Hylin asked if I could work on her knee right then as she had to go to work early the next morning.

I said "Sure," had her lie down on the living room floor, put my crystal to her knee, made a sound, and that was it . . . she spent the next 2½ hours in non-stop release. For the first time, I realized that this energy is beyond just the mechanics of the crystals and the grid; everything is happening without the mechanics. She spit up and her body contorted in ways that, if she were a gymnast, I would be impressed.

Then she went back into past lives, and it was so interesting that she spoke in four languages and I spoke back to her in those languages as if we both knew what we were saying. Entities of thought forms (energies) left her body, and I had to transmute them so they wouldn't get into any of the bodies of the people in the room. Her housemate was totally astounded. It was the most profound healing session I had yet experienced.

When it was over she wanted to pay me, but we hadn't contracted for a session. I told her to sleep on it; we would talk in the morning.

The next morning she handed me an incredible drum made by a very primitive tribe in Mexico. She had gotten it from the medicine man on her last vision quest journey. It took days of riding on donkeys to reach the place where these natives live in the mountains in caves. She said it was the most precious gift she could give me as it held the most attachment she had to anything in the house. It has an incredible healing energy, and I continue to use it in the work.

Suzanne was then going to work with Gaela. Suzanne had done a little work on Gaela's hip the night before, and now Gaela was eager for a full session after having witnessed Hylin's healing journey. In exchange, Gaela was going to reinforce Suzanne's crystal with stones and copper bands where it had been broken. But Gaela and Suzanne both wanted me involved too, so I also agreed to an exchange. Gaela's an incredible artist and jeweler, using special glass, crystals, stones, copper, and gold to create pyramids, necklaces, wands, and other exquisite things.

We set up our grid in their living room and did the session with Gaela. But then Hylin and Gaela say we can't leave because they have called several of their friends, who are coming over!

Then those friends called *their* friends, and we stayed four days and worked non-stop. All these people were coming and there was no waiting room, so they were all sitting in the living room watching. I had never before worked with anyone watching us, and I kind of thought it had to be a private thing. But this group of people had been meditating together for four years, so they were very attuned to each other and helped to hold the energy for each other and for us!

One of the high points of the sessions was with an older woman who wanted her whole family to be there. Her older son, her daughter and her teenage grandson all came and were worked on and watched each other's processes. I didn't know a family could have such intimacy. I told them what an honor it was to watch three generations go through the experience one after the other.

As it would be, the leader of their meditation group finally came to see what all the excitement was about. She walks in and says, "What are you all doing?"

I could feel the tension. "Well, the first thing we're doing is, we're here in love. What you're greeting me with isn't total love."

She says, "What do you mean? I'm a spiritual leader!"

And I say, "There's fear in your field. I can't enter your field unless you're going to come out of fear and join me in love. Rather than talk about it, look into my eyes; you'll know that it's safe."

She agrees and looks into my eyes and breathes for a minute.

I ask her permission to tell her what I saw when I went into her third eye. She gives it, and I ask if she's sure she wants me to tell her in front of everybody.

She says, "What is it?"

I tell her that the reason she had agitation with me was that we had been in Mount Shasta many lifetimes ago and had clashed. She had been doing things I had told her she couldn't do. She had threatened to banish me. She says, "I've never told anybody about that. That's the one thing that I don't want anybody to know."

I say, "That's the one thing you need to clear."

And she responds, "Okay, I'll do a session." She lies down on the table and goes through seven lifetimes.

She speaks in at least half a dozen different languages, and I converse back and forth with her. It totally blows me away. When we're done, she says, "Okay, now activate my seed. I know you're the one to do it. I've been waiting 27 lifetimes for my seed to be activated."

I have no idea what she's talking about. I say not to tell me where the seed is, to see if I *know*. I run my hand over her body from her toes up, and when I get on the right side, above her ear, my hand starts to vibrate and I know that's where the seed is.

Spirit tells me to get my Atlantean black crystal. I get it and put it on that spot and start to make some sounds. Well, nothing's happening. I'm almost ready to give up, and all of a sudden Spirit starts to make my sound pitch higher and higher, until it's such a high frequency it's hurting my own and everyone else's ears. Suddenly she jerks straight up as if she has a string attached to her, sitting totally open and alert. Then she says, "You did it, you activated my seed," and I thought she was going to kiss my feet.

She was preparing for a big 12/12 (December 12) ceremony in Utah, and she invited us to participate and to offer sessions there. I told her it would be a great honor, but I couldn't do anything unless Spirit guided me to, even though she was inviting us to attend for free. She also wanted to bring a bunch of people to see us the following day, but I told her there was something in Sedona that we were supposed to do. We already had been in Las Vegas five days longer than we'd planned, although we knew by now that it was Spirit's plan and not ours that was setting the timetable.

We took down our grid after two sessions the next morning, then spent the afternoon with Gaela as she made some business rounds in Las Vegas. At a New Age shop that carried her jewelry, Spirit directed me to ask the woman at the shop if she would be open to some crystal healing for her heart. It was not anything I wanted to do. To me, the woman's appearance and energy was that of a "black" witch, and I frankly did not want to go into her field but I was being strongly prompted to do so.

To my surprise, she accepted my offer. I took my seed crystal and worked on her for a few minutes, until a crack appeared in the armor around her heart, and that was all I was supposed to do. I was very glad to leave her store but was impressed that her coldness had warmed after the work, and she took one of our brochures—Spirit again showing me not to judge but just to listen and act with faith.

That night, Suzanne and I had a little fun of a different kind, thanks to the tickets Gaela gave us to a show. I wore a sparkly jacket and velvet hat I enjoy putting on when I want to be outrageous, and Las Vegas seemed the perfect place to express the side of my personality that likes to be “out there.”

The young woman who seats us treats me like she “knows who I am”—I think because I’m simply acting like I’m someone she should know! Our tickets were for a back booth, sharing with a couple. So I say to Suzanne, “How would you like to sit up front?”

She says, “Sure. Let’s see if you’re as good as my dad used to be at getting us VIP treatment.” Her dad was a newspaper and public relations man who knew people everywhere and got special treatment with ease.

Anyway, I go and tell the young woman we’d like to sit up front, and she says, “Of course—just follow me when I stop by your booth after the show starts.” She shows up promptly and takes us to an empty booth right in front of the stage. I’d invited the couple in our original booth to join us, but they couldn’t get into the spirit of it.

I gave the gracious young lady a generous tip, but I knew she’d given us the front seat *not* for a tip but for the “somebody” she thought I was. As I considered it, I realized I *am* somebody because I’m finally out doing Spirit’s work. I know this isn’t the kind of somebody she thought I was, but I know it’s the only kind I want to be.

After the show, Suzanne took her only \$1 token, put it in a slot machine, and won \$100—a fitting finish to our sojourn in the City of a Million Lights.

CHAPTER XXIV

The next morning we were on the road to Sedona at last. We stopped at Rosie's Diner outside of Boulder City, having heard about it all the way back in Ashland and again in Las Vegas as a "don't miss." Well, I'll never forget Rosie's, because that's where I dropped and broke my own seed crystal.

I wore it in a specially made padded bag, secured inside the belt of my money pouch. As I reached to take the bag in my hand, intending to take the crystal out, the bag fell out of my belt and I heard the sound of breaking crystal as it hit the floor. I picked up the bag and said to Suzanne, "It's broken in pieces," then I turned and walked out of Rosie's. I had to get back into the motor home, where I could breathe and be alone before I opened the bag.

In a few moments, I accept all this means and open myself to whatever Spirit wants me to learn. Then I open the bag. I see a single clean break and a few small slivers, and I know that my crystal also can be superglued. But this is not important in the moment; all that matters is taking in the fullness of the fact that this beautiful ancient crystal I love is broken, and I had broken it.

On one level, this is a terrific shock because I am extraordinarily mindful and careful of such things. I instantly understand one thing for sure—I had been misusing the precious energy of this crystal by carrying it everywhere with me, flashing it around and using it too unselectively. I knew Spirit had directed me to work on the woman with the black energy yesterday, but *I* had chosen to use my crystal, perhaps in part so that I could learn this very lesson.

On a deeper level, I understand also that Spirit, and not this or any other crystal, is the only real Power of healing. I don't have power because my crystal has power. Any Power I have is only Spirit moving through me and my crystal. Though the crystal is a unique energy tool that had taken four million years to form, I'd perhaps attached more importance to it than it really had, and that view was now being corrected.

Suzanne came out to the motor home, clearly feeling grief and telling me how sorry she is that I'd broken my crystal. By that time, I felt she was projecting it as too much of a tragedy and I asked her to be quiet. She honored my request and

went back into Rosie's to eat. I joined her a few minutes later and, in a sense, the event was all over.

After eating, we went into the motor home to work out the best way to glue the crystal back together.

Just as we finished, a school bus dropped three children off in front of Rosie's, and they are immediately attracted to the motor home and want to see inside. They tell us they're waiting for their mom, who works at Rosie's, and soon we're showing them crystals and how to use them with sound to move energy. We show them Suzanne's broken crystal, which now looks like a "Goddess wand" with its seven stones and copper wrap, and tell them how my crystal just broke. One little girl, in pure love and perfect faith, reaches out and puts her finger on the break, to "heal" the crystal. And she did heal it! The crystal becomes warm as it's infused with her loving energy. This creates a magical moment for all the children and especially for her, and for us as well. I give her a little crystal as a gift, to remind her how she once healed a broken crystal and to use as a healing crystal, if she so chooses.

For me, the entire experience is a gift from Spirit, reminding me that where there is no fear, there is no real loss but there is a real spiritual gain.

The next day we arrived in Flagstaff and tried to get our furnace repaired, without success. In the process, we discovered our "packed to the ground" springs desperately needed replacing. So we had new springs installed before driving on to Sedona via picturesque Oak Creek Canyon.

Later that afternoon, we were drawn to stop at a health food store (where everyone looks familiar!). We made some phone calls to contacts we'd been given and find out we might want to spend the night on Schnebly Hill—a mountain that's accessible from town.

We could never have made the trip without the new springs we'd had installed that morning! It was an eight-mile climb up a bouncy dirt road. It was completely dark when we arrived at a point that felt "just right" to both of us, though we have no idea why except that Spirit brought us.

The next day, we see why. We're right beside some flat-topped rocks that we climb and get a grand vista of the breathtaking country, outlined by distinctive

shapes of many groups of red rocks. We can feel that some of them are energy vortexes, and all of them, including the ones we're on, are radiating an electrical charge from their high iron content. We decide to do a ceremony using drums, sound and crystals. Drumming together, we sing the Sh'mah, letting this powerful vibration bring us into a Oneness of Spirit.

Then Spirit moves me to do a healing with Suzanne to bring forth her Goddess and feminine power, which in all of us has had a struggle for life against the rigid control of the masculine divided from the feminine. As I work on and pray for her, I know I pray for myself also, for the complete healing of my own feminine and for her balance with my masculine, who can be tyrannical in his fearful need to keep her at a safe distance. I can feel the unseen presence of many beings working on me as I work on Suzanne. Then I'm directed to leave her alone on the rocks while I also go apart by myself.

I have a vision and know I've been in this place before, in an ancient time as a Native American. This land had been sacred to us, and I had done ceremony at the sacred medicine wheel that was now beneath us. I feel that Suzanne shares these memories but needs to find them on her own so say nothing.

Later, Suzanne tells me that White Eagle appeared over her and that she remembered an Indian lifetime when she was perhaps a medicine woman. She also remembered an even more ancient, more "connected" time, and that she was somehow keeping a promise made in both lifetimes by coming here again, to fulfill a vision that had been conceived here.

Actually, we both know that many people are returning to keep a promise we have shared for many lifetimes, to fulfill a vision that was originally made at the foundation of the world. One day, enough of us will remember together so that we can all remember, and can get it right.

Back to Earth in Sedona, I called Rahul and told him we had just gotten to Sedona, that things had been really popping right and left, and let him know I didn't think we'd have time to go back and do his workshop.

He said, "I wanted to give you ten minutes."

I said, "You want me to drive eight hours each way for ten minutes?"

He said, "Spirit's telling me you should do this. Check in and see if Spirit tells you."

Finally, we told our contacts in Sedona that we'd be back in three days, and we turned around and set off again for Las Vegas.

CHAPTER XXV

Suzanne and I drove all night long, arrived at 4:00 in the morning, parked the motor home and went to sleep.

When we awoke, there we were at the domed sanctuary of Las Vegas to *co-facilitate* a workshop with an internationally known healer! Rahul introduced us at the beginning of his workshop, saying he's so proud of us driving all the way there, without pay, to co-facilitate and be part of it. He explained that this is what a true healer is about—somebody willing to put themselves out without money and without knowing what's going on, just because Spirit tells them to do it.

He asked us to open the workshop with a ten-minute meditation. I made some sounds while Suzanne gives a guided meditation, and everybody wanted more. Rahul asked us to do an hour's group session after lunch. I turned to Suzanne and said, "I've never done this! We don't have the grid set up and . . ."

But Spirit told me, "Don't worry; I'll take care of everything."

While everyone was having lunch, I went out the motor home and asked Spirit what I should do. I was told to take a few tools and the crystal that will be going into the sanctuary I am to create back in Ashland. (I later called Chapel Tibet to tell him to take down the "For Sale" sign from the front of the building. I'd had a vision: We are going to turn the main room into a sanctuary where people can get blasted with healing energy just by walking in.)

After lunch, Suzanne and I gathered the people together outside. I had no idea if the energy would get totally dispersed, with no walls to contain it. But I ended up amazed.

There are a lot of people present, and most of them have an experience of physical connection, sounds, tears, laughter and joy as we work our way through the group. About halfway through the session, people are starting to shake. One incredible woman is crying and sobbing and going through a lot of release. All of a sudden she gets a big smile on her face. I'm all the way on the other side of the crowd and I know she's ready to have a kundalini release with the energy in her spine.

I walk over to her, put the crystal down by her vagina, and she has a total cosmic orgasm. She's moaning and groaning, and her whole body's shaking. I turn to the group and say, "Now you know what it is to see somebody having a cosmic orgasm."

I'm hoping that I didn't offend the woman when she says, "That was the best orgasm of my entire life!" And the whole group goes into hysterics. We laugh about how often we reach out, to find the person who's going to give us this orgasm, when God Him/Herself is the best orgasm the universe provides!

At the end of the workshop, I was in total amazement at how intention and Spirit work together. The workshop taught me a lot about how, yes, the grid and all the tools are important, but *intention is the only thing that is essential. All this work can be done without the tools.* The tools just make the work a lot easier because they magnify the energy. I was also amazed at the sounds Spirit gave me. I just opened my mouth and out the sounds came. People were so moved by the sounds that after the workshop, many people asked me if I have a tape to sell because they wanted to remember the sounds. I told them I planned to make a tape of the sounds soon.

Someone we connected with again at the workshop was Darlene Sacca, the woman who'd interviewed Rahul for TV and into whose chest I'd made sounds. We discovered she had promoted the workshop as well as the entire Whole Life Expo. Rahul was her houseguest, and he invited us to join Darlene and him for dinner. Darlene's husband, Tony, also joined us and we had a great time. Afterward, Tony and Darlene took us to visit their television production studio. We discovered Tony was the producer and host for the TV talk show "Las Vegas Entertainment," and Darlene did the promotion for many of the show people.

In the meantime, I was "falling in love" with Tony, whose energy and background had similarities to mine. He grew up in Philadelphia and I grew up in the Bronx. He is Italian and I am Jewish. So we discovered we basically speak the same language!

We parked our motor home in front of Tony and Darlene's that night. I was up early the next morning to say good-bye to Rahul, then Tony and I talked for several hours, Suzanne and Darlene joining us later. Eventually the subject turned to our work. Tony wanted to experience my sounds and what we do, with the idea

that they might be interested in producing an audio tape for us and possibly a promotional video tape. These were exciting possibilities!

So on the spot, I asked Suzanne to do one of her spontaneous healing visualizations while I made sounds. Both Tony and Darlene were so deeply moved by our combined energies that they definitely wanted to help us make a videotape! (They said they wanted to follow us around to make the tape, and in fact they came to Ashland the following June and shot several hours of wonderful footage. They stayed at my home for three days, and the video shows the peace and beauty of it, including the Zen garden and the llamas, which Spirit had told me to get to use in the healing work. Their special energy helps people to ground after sessions.)

That evening we said a reluctant good-bye to Tony and Darlene, then drove to someone's home for two last sessions.

CHAPTER XXVI

Early the next morning, we started back to Sedona. This time we were successful in getting our motor home furnace repaired in Flagstaff. We traveled through Oak Creek Canyon again, this time enjoying some hours in the woods.

Back in Sedona, our first task was to find the right place to work, which turned out to be the Sedona Center for the New Age, a place Suzanne had visited a year earlier, when it had been at a different location in Sedona. It was now conveniently next door to the home of our friend Andras, and we parked the motor home in front of his house. The Center had a pretty nice space and I really resonated with the manager, Charles. But I had to ask him, "Are you aware that there's an energy portal downstairs where you're having energy sucked out of the building?"

He said he wasn't aware of *that*, but, since they had moved there about two months before, people had been saying they didn't like this certain spot. I took him downstairs and showed him the spot and he said, "Yeah!"

Spirit told me that in order for us to work there, we had to purify it. I said to Charles, "If you would like, I can sing the Sh'mah. When I sing it, I guarantee you nothing except light can exist."

He agreed. And when I'd sung it, all the psychic readers (they have four little offices there) come out of their offices and said, "What was THAT?"

Charles explained what I was doing, and I ask them all to hold hands and breathe and feel the difference in the energy. They thanked me and said they knew there had been something "off" but they hadn't known what it was. Again, here I was doing stuff I had no idea I could do, about things I didn't know I could sense. But when Spirit says do it, I do it.

When we went to other healing centers and New Age bookstores to put up flyers, people were very responsive to the work, whereas in Ashland, my hometown, some people call me crazy, in my ego, and tell me I've gone too far. To have such good response on the road was showing me that you "can't be a prophet in your own town."

We decided to do individual sessions in the office of a contact James Hughes had given us, a man named Steve. In his space, Steve already had crystals and a

grid. (He offered to rent the grid to us to do a workshop on the 12/12 at the Sedona Center for the New Age, and we accept.)

While we're working on the first person, all of a sudden I sense green slime coming out of her vagina—now, this is not *physically*, this is *etherically*. I tell her about it and she says, "Oh, I can feel it!"

And I say, "Well, just keep breathing. We'll find out what it is, what's been in there that's been blocking your energy." When I make a sound into her chest, her body starts to shake almost like an earthquake is shaking her body, and then her tongue starts to come out like a snake's or a lizard's—it's that fast. Then all of a sudden, out of her mouth comes the head of a lizard. (Remember, *etherically*. I know it's hard to understand, because I was *there* and it's hard to understand! But we all saw and felt the green slime, and then it took form into a lizard-person.)

From everything I've learned, as long as you love whatever is in your field, it can't harm you. So I just say, "I'm so glad to meet you. What planet are you from?" It doesn't want to communicate, so we bid it farewell. I make a few sounds into the energy field, and it's gone. The woman can hardly believe how light her body feels and how clear she is feeling.

She left in total ecstasy and immediately began telling her friends about us . . . and pretty soon we were again working non-stop.

One day while I was working on someone by myself, Suzanne went out and found places to put up more of our flyers for the workshop we were planning for 12/12. In one bookstore, the woman there was very interested and introduced Suzanne to her partner, Taka, who was in the store to do a didgeridoo concert. Suzanne invited him to play at our workshop, in exchange for his partner being able to attend free. Then he invited Suzanne and me to participate in the dedication of a piece of land that has on it one of five Peace Poles planted in different parts of the world. A woman named Rachel bought eighty acres and deeded it to God. It is named after her, called Rachel's Knoll.

We arrive for the ceremony on Saturday afternoon, the day of our workshop. There are about 200 people there, among them Sedona's healers, artists, communicators and the mayor, on a hillside overlooking Sedona. The ceremony

includes Taka on the didgeridoo, singers, and some short speeches. It's lively and interesting, and the music is great, but it somehow feels flat to me. There isn't quite that feeling of being One Spirit. Then Spirit says to me, "It's time for you to let them know what the *Now* is about. There's nobody here in the *Now*." And I say, "Give me a break, God. These are incredible beings; they know what the *Now* is about."

But at the end, we all make a circle, and we're invited to offer to the circle anything we feel inspired to. I'm just standing there, wondering what will happen next, when Spirit moves me to open my mouth and I say, "Excuse me. Spirit is telling me to chant and if I do, it will help us feel the energy here even more than we've been feeling it."

I ask everyone to feel the electricity, which I say is going through our circle at about a "3" on a scale of one to ten. "I want you to feel what it's like when the electricity goes up to "10" while I'm doing this chant, because I'm going to call the One in. I've been very fortunate to be born a Jew and taught the Sh'mah. I sing it every morning when I wake up and every evening when I go to bed. As a Jew, the last thing you sing before you die and go up to Spirit is the Sh'mah, welcoming yourself to the kingdom of God. I would like to sing this for you, and invite you to just breathe for a minute or two afterwards and feel the energy."

To my amazement, afterwards there were many minutes of silence. Some people were crying with joy. There was so much love! I've sung the Sh'mah for so many years, but every time I do it I'm amazed anew at its power.

People came up to us afterwards and said, "Who are you? What *was* that?!"

Then a person came up and said, "How can we experience your work?"

I said, "Well, we happen to be doing a workshop tonight!"

She said, "My name is Rita. I'm a major networker here. I would like to promote your workshop but it's such short notice. I don't know if I can get very many people."

"Well, the only person I'm interested in having come is *you*. Spirit's telling me to let you come for free. So just show up, and if you want to make some phone calls that would be fine," I told her.

Earlier in the week, our friend Andras had taken us to dinner at the home of his friends Ann and Robert. Ann makes fragrances and essences, and Andras wanted us to meet her since we use these things in our work. Suzanne really related to Ann, and while they were off smelling the fragrances, I was talking to Robert, Ann's husband. "So you do video work? Is that what I heard at dinner?"

He said, "I do. I love it and I've been doing it for years. I have a company called Lip Service Video."

I asked to see some of his work and watched about ten minutes of commercials he had done. I told him, "You are an incredible artist. What a wonderful way you have with the camera!"

He said, "Thank you, but I don't really want to do this. I want to do spiritual work."

I said, "I know that coming to the group Saturday night would help you to get in contact with yourself and your soul's purpose."

He said, "We're kind of tight on money right now."

I responded, "Well, if you will videotape the workshop, I'll be happy for you to come for free. That way you'll experience the work. And then the following day, I will give you a free session."

He's uncertain. "I'm not sure. I have a lot going on."

I said, "Listen, let Spirit guide you. I can't decide that for you. You have to let Spirit decide."

We went home not knowing if they were going to come or not. Suzanne did buy a lot of the fragrances and essences, though, and we both felt a nice connection with the two of them. I had explained to Robert that I wanted the workshop videotaped because I had never seen myself work. And, if we were lucky, we might be able to pull two or three minutes out of the couple of hours and have a little promotional tape—which was the highest expectation I had of the situation.

We had rushed back to town from the land dedication ceremony in order to move the grid and all of our tools from Steve's office to the Sedona Center for the New Age in time for our workshop that night.

At 7:25 that evening, I'm out in the motor home trying to brush my teeth and comb my hair for the 7:30 workshop. There's a knock on the door. It's Robert and he says, "I'm here to video!"

"Great," I said, "but I don't have time to go through anything with you right now. I don't even have time to shave. I'm not sure if this is a good time to do a video, but just take a few shots." I paid no attention to him the rest of the evening, but the videotape was done by Spirit, and it is priceless to us.

The workshop went smoothly. Almost everyone had a connection to Soul. It still amazed me that, in fifteen minutes on the grid, people can have such incredible connection to Self that, for some of them, *it's the most profound experience in their life on this planet*. Plus, the power of group energy intensifies everything that's already there.

The day after the workshop, we did more sessions, including Robert's. He brought the video with him. We liked it so much that we stayed three extra days in Sedona, our motor home parked at Ann and Robert's, in order to edit a 30-minute promotional video with him for which he charged us only \$200—but as I said, it's priceless to us!

CHAPTER XXVII

After six weeks, Suzanne and I both were getting pretty tired of being on the road, and Christmas was only a few days away. We just looked at each other and said, "It's time to go back home!" So we drove straight through to Ashland in two days and got back to find that our friend Chapel Tibet had finished another two paintings while we were gone.

We started restoring our healing room with all the tools we'd had on the road, plus framing and hanging the paintings and doing the rest of the things that were needed. We had an altar built with the dimensions and materials Spirit had told me about when we were in Vegas. It is not only breathtakingly beautiful but totally alive with Spirit. It vibrates totally with the Sacred Geometry of Chapel Tibet's paintings and the crystal and grid energy that is in the room.

Shortly after the room was created, a woman walked into the building, saying, "I feel suicidal, I hate life, I hate the world! I just don't want to be here any more and I don't know what to do about it." She walked into the chapel, sat down in one of the small energy fields, and came out fifteen minutes later saying, "I'm totally healed. I feel wonderful, aligned with Spirit. I don't know what you've got in that room, but I want it in my life!"

That was when I realized that my next entrepreneurial adventure would include making prints of the paintings to help support the work and to get the sacred geometry out into the world where it can affect the cellular body of the planet. Also, we'd like to be able to sell Chakra lights. Very importantly, my first audiotape (a trans-dimensional sound journey) is now available, *Creation Descending, Spirit Arising*. As well, Suzanne now has available her first tape of healing visualizations, *Soul Incarnating, Child Awakening*.

Rahul is now a good friend and, like Tony and Darlene, visited us in Ashland the following summer. He was a featured presenter at the "Body, Mind, Spirit & Earth Expo," where he invited me to provide sound meditations and healing at his lecture and workshop. It appears that we will work together again, in Denver at the Whole Life Expo in October, on the first leg of a second road tour for Suzanne and me—this time in a new (to us) larger motor home I just purchased for the journey.

Although I have included little in this book about our personal challenges in relating, working and traveling together, we have met them and know we'll meet those yet to come. We are not romantic partners and yet we share an intimate relationship forged out of a singular Spiritual commitment, which brought us together and which is a great teacher in each of our lives.

In the meantime, people have come to the Transition Center from Las Vegas, Los Angeles, Sedona, Portland, Seattle, even Australia and France, to see what's going on here.

And *I* still don't know what's going on here!—I will just be hanging out, waiting for Spirit to tell me what to do. Because, with Spirit, my streetwise entrepreneuring has been transmuted in a way that is beyond any third-dimensional reality.

I hope to have many more adventures to share with you in my next book. God/ess bless!

THE TOOLS OF STREETWISE ECONOMICS
OR
HOW TO GET BY IN THE WORLD UNTIL YOU LEARN TO
DO EXACTLY WHAT SPIRIT TELLS YOU EVERY MINUTE!

Now that you are ready to charge ahead with a "streetwise" approach to life, let me share with you some of my practical experience in various areas of entrepreneuring.

Buying and Selling Real Estate

The most important thing to keep in mind when buying real estate is finding the right location. There is an old joke in the real estate business that states, "The three most important things in buying property are location, location, location."

For the best resale value try to find the least expensive house in the best neighborhood. Look for a place in need of cosmetic repair but with a sound basic structure. The ideal situation is to purchase a property large enough to split off additional lots.

Once repaired, a house can be rented. This will help pay for your original investment, and splitting the lots to sell one separately will pay for the property itself. I have been able to do this on several occasions.

The first sixteen houses I purchased, I bought without credit on contracts of sale with owner financing. Don't be discouraged if you do not have established credit or if you have been through bankruptcy. There are other, creative financing options available. If you are applying for a loan, I recommend that you get rate quotes from two banks, a credit union and a mortgage broker in order to get the best possible loan rates.

To get top dollar when you sell your property, it is very important to give the place a clean look and "feeling." Spending the money to have professionals prune trees, rake leaves and debris, or just paint the front door will pay off because these things make the first impression. Replace the front door knob if it isn't secure or new-looking, as this is the first thing a prospective buyer will touch.

Paint at least the front of the house. Replace kitchen and bathroom sinks and counter-tops if they are worn out, since these rooms are always big selling points for a house. Doing this sprucing up may cost \$200 to \$2000, but it will net literally thousands more in profit.

In renovating a property for resale, I recommend getting a minimum of three bids for each project rather than paying by the hour. That way you will have no surprises and will be able to stay within your budget. This is especially important when you are dealing with an older property and don't know what you may find when you get behind the walls; let the people you hire rely on their own expertise in making a bid.

You always should have an understructure report and possibly a structural report done on any property you buy. A fair way to handle this is to have the seller pay for the understructure report (which is required for most bank loans) and the buyer pay for the structural report.

When dealing with contractors, take an active part in researching materials to see if you can beat the contractors' prices. Contractors usually get discounts but don't have the time to shop around for the best deals. If you can afford the time, a few hours on the phone can save you hundreds to thousands of dollars on the job.

Take time to visit contractors at their work sites to see the quality of their work and learn how remodeling projects are done. If they can explain what they are doing in layman's terms so that I can understand it, then I know they are very familiar with what they are doing. Ask questions!

I highly recommend you consider using the services of a realtor for buying and selling your property. Although many people have a negative view of realtors, experiencing first-hand the service side of this business has shown me that this generalization is incorrect. A realtor must have comprehensive knowledge of the real estate market, building and construction codes, financing procedures, and the many other legalities involved in buying and selling property. With this expertise at your disposal, you can avoid many pitfalls and be assured of a professionally handled transaction. If problems arise even after the sale, you remain the realtor's client and they are there to help you. Realtors have their fingers on the pulse of the market, which can sometimes fluctuate as much as 10-15% within a year. A

good realtor keeps abreast of economic trends and can help you set your price accordingly. In addition, the Realtor's Code of Ethics requires that they disclose any relevant information they have about a property to a prospective buyer. Your realtor also handles all advertising needs and will relieve you of the inconvenience of having to be at your house every time there is a showing. They will see you through the processes of the understructure inspection and removing any contingencies that might hamper your sale. When your transaction is being negotiated, your realtor will provide the appropriate verbiage for your sales agreement. Any good realtor will offer you the services I have just described.

In choosing a realtor, look first for someone you already know and trust in the real estate business. If you are new to an area and don't know any realtors, I suggest you interview at least three before choosing one, either for a purchase or a sale. Pay attention to your gut feelings around these people. If you feel good about a realtor who is new in the business, be sure their broker is available for back-up consultation.

Selling your house yourself is an option. The first step here is to find out the value of your property. Have at least three of your local realtors give you a market analysis of the sold properties in your area. Then go to one of your local title companies and ask them to get you a listing package that has the information you need to fill out an earnest-money (down payment) agreement. You can also get this information from one of the realtors who gave you a market analysis.

In many places, attorneys will work for a small percentage of the selling price and will help you write up your earnest-money agreement so you will be legally protected. I recommend having a real estate attorney look over any contract before you sign it.

Buying and Selling Vehicles

Whether you're buying a \$15,000 car or a \$500 car, you still want to get the most value for your money. Over the years, I have purchased well over a hundred cars and have never had a lemon. I have sold most of them for a profit even after using them for personal transportation anywhere from two weeks to six months.

The first thing to do when buying a car is to determine the maximum amount of money you have available to spend. The next thing is to find out what need the car is going to serve: an investment, family transportation or business vehicle. If you see a car that you would like to invest in, you will need to know what it's actually worth. Call your local bank and ask what they would loan you to buy that car.

If you can purchase the vehicle for anywhere near what the bank is willing to lend, you know you have a good deal because banks usually lend at 10% below low Kelly Blue Book prices. Another quick way to find out the value of a car is to go to a dealership or check the prices of similar cars in the classified ads of the local paper. The point is to determine the fair price that you are willing to pay.

One of the options is to buy your car through a dealership. I have chosen not to do this for several reasons. Dealerships usually have a very high markup. When people trade in their cars, it is often because there is something mechanically wrong with them. A final reason is that I have had interesting adventures in purchasing my cars and have enjoyed meeting the people who owned them.

Whether or not you are going through a car dealership or purchasing a vehicle from an individual, the treatment of the situation is the same. I try to find cars that have had only one owner who has kept accurate maintenance records.

The first step is to evaluate the body of the vehicle. Look for dents, dings, missing trim and rust. Check the quality of the rubber around the windows. Inspect the paint job around the windows and door handles to see if the vehicle has been repainted (some cars are repainted after being in an accident). I open the doors and windows to check how well they function.

The next step is to look at the tread and wear on the tires, which will tell you whether or not the shocks and alignment are in good condition. I run my hand over the outside edge of the front tires—a bumpy surface can indicate problems with front-end alignment.

I then go to the rear of the car to check the muffler. I run my finger inside the exhaust pipe. Black soot may indicate a need for major engine work. I check the rear axle and if there are any signs of oil, this is an indication of potential transmission or rear axle problems.

I check if the seats slide back and forth properly on their tracks, if the interior upholstery has any rips or stains, and if there are any cracks on the dashboard since these items are extremely expensive to repair and strongly affect the appearance and salability of the car.

I then check the brake and clutch pedals for wear, which allows me to assess how the car has been driven and if the reported mileage is likely to be accurate.

After my interior and exterior body inspection, I open the hood and check the oil. I rub it between my fingers to see if it is gritty—this reveals a dirty engine. I check the radiator for leaks and look for oil spots around the outside of the engine. I inspect for frayed fan belts and look for the purchase date on the battery. I'll sometimes pull the air filter out to see how clean it is. Power-steering fluid and brake fluid levels are checked next, which tells me if there are any leaks in the power steering or the master brake cylinder.

If I've been satisfied up to this point in my inspection, I see if the engine will start without a warm-up, to observe whether or not the automatic choke is working. While the engine is still running, I listen for tapping or squealing noises, which could indicate a variety of problems, such as the need for a valve job or repairs to the steering mechanism, fan belt, timing belt or water pump.

If everything so far has checked out, I'm now ready to test-drive the vehicle.

My first test is to assure that the vehicle is safe to drive. I back up in the driveway and put on the brakes. I lift the emergency brake up, put the car in forward drive, and press gently on the gas to make sure the emergency brake holds. Then I go forward a few feet and check the brakes again. I make sure all the gears are working properly and that the brakes are functioning safely before I go out into traffic. I also check the gas gauge to be certain there is enough fuel in the tank for an adequate test-drive.

In my test-drive, I look for a road with lots of curves, to test the maneuverability of the car and the responsiveness of the steering and suspension. I also look for a steep hill, to test the power of the engine and any slippage of the clutch or transmission. Then I take the vehicle up to speed on the freeway and notice if there is any vibration. I take my hands off the steering wheel for a few seconds to see if the car veers to one side or the other, indicating alignment

problems. I keep an eye on the temperature gauge as well, checking that the engine doesn't heat up too quickly or overheat during the drive.

If the vehicle has passed these tests, it's now time to negotiate. By now, you know the basic condition of the car and can use this information to negotiate your price. In negotiating, in order to come from a place of power, be realistic with your financial parameters. *You must be willing to walk away if you can't get what you want.* I usually make five to ten offers before negotiating a deal I can accept. Remember to have fun during this process. If you walk away from a deal, realize that it is part of your learning experience and is bringing you closer to the deal that is right for you.

Here is an example of a deal I came across while out on a Sunday drive in the country, looking for "For Sale" signs. I spotted one in the window of an old 1959 Mercedes parked in the front yard of a farmhouse. It was so dirty that you couldn't even see through the windows. I knocked on the door and asked if I could take the car for a drive around the block. I came back and offered the owner \$2,500. He'd been asking \$4,500 for two years and hadn't gotten it yet. I made this offer after test driving, and I knew at that price I couldn't lose. I told him I was only offering that amount because I wanted to resell it. He accepted my offer because he wanted to use the space where the car had been stored for so long.

I drove the car home, detailed the entire car, and drove around town with a "For Sale" sign in the window. Within 10 days, a lawyer pulled me over and bought the car on the spot for \$6,000! I followed him to his house, he wrote me a check, and then drove me home in his new car.

The same rules of preparation and investment apply to houses and cars. To get the highest price, a car must shine inside and out. Wash and wax it and get new wiper blades (one of the first things a person sees when they drive a car). If the tires are showing wear, get newer-looking tires from a junkyard, or purchase retreads. Replace brake and clutch pedal pads if they are worn. Put in new-looking floor mats. Empty ashtrays and air-freshen the vehicle. Repair or replace broken side mirrors or antennas. In addition, make sure all lights and blinkers are working. Change the oil, fill brake fluid and power-steering fluid reservoirs, check the radiator level and the window-cleaner. Replace the air filter if it's dirty. Clean the

engine with spray cleaner or have it steam-cleaned. Replace frayed belts and hoses. Make sure all connections are tight.

I also replace or repair the car radio if it isn't working. If the car doesn't have a built-in tape player, it is sometimes worth it to get a used or inexpensive new one and install it in the vehicle.

One of the ways I've sold cars is by enjoying driving around in them with a "For Sale" sign. I simply make the telephone number and the price very visible on the sign. I have actually been pulled over and sold a car on my way to the store!

Another example is the experience I had selling my 1972 VW camper. It was in mint condition and had air conditioning, which was unusual for a VW camper. I was unable to get my asking price of \$4,500 in my local area, and since I was going to Santa Barbara to visit my son, I decided to try to sell my camper there. I knew I could make a better deal in the more-affluent Southern California market. I put an ad in the Santa Barbara classifieds stating I would be showing the vehicle the following Saturday afternoon when I arrived there. Six people lined up to see it, and the first one wrote me out a check for \$6,000. I surprised even myself by selling the camper so quickly and at full price after going eight months without getting a substantial offer at home.

I had the vehicle fully loaded with my camping gear and had to find a means of transporting myself and my belongings back home. I found out it would cost \$200 to rent a car for the one-way drive. So I went through the Santa Barbara classifieds to look for a car to buy which I could drive back to Ashland and turn over for a good profit.

I found a car that sounded good, phoned the people and told them if they would deliver the car to me and it was all they said it was, I would drive them back home and give them the cash. They brought the car over, and I went through the inspection procedure I described to you earlier. I was able to negotiate the price down \$200 because of flaws I found during the test drive.

After returning to Ashland, I fixed the things that were wrong with the car, then drove around with a "For Sale" sign and was immediately approached by a woman who purchased the vehicle for \$600 more than I paid for it. I was able to drive the car home without any fear because if you have full-coverage insurance on

your car, most companies automatically insure you for 30 days on any additional car that you buy. That allowed me 30 days to buy the car and sell it before I had to get insurance and register it. I've done that quite a few times—buying and selling a car without having to get insurance.

I trust these examples will help you find creative options in your selling situations.

Buying and Selling Household Goods

Most furniture and appliances purchased at the retail level have a mark-up of anywhere from 150 to 300%. When you see a *50% OFF* sale on these items, there is still room for you to negotiate a lower price and leave room for the retailer to realize a profit.

I remember telling a friend once that she could get a discount in any store. She didn't believe me, so I made her a bet I could get at least 10% off of any item she selected in a store. She picked out a stereo in a large department store. I immediately got 10% off from the clerk. But I wanted to prove my point, so I asked to talk to the manager. I told him that I wanted 30% off on the stereo because I knew I could get the same item in another town for 30% less, but would prefer to deal locally with them. The manager said, "No problem, Mr. Katz. We would be happy to give you that discount."

This is another example of the principle that almost any sale price is negotiable. Most people don't realize this, but most retail clerks are authorized to offer at least 10% off an any item that is not on sale.

If you see an ad for a sale price on an item, you can take that advertising into another store and ask them for the same discount. They will almost always give it to you.

The best bargains I find are at yard and garage sales. If you are just starting up your financial ladder and your budget is tight, you can literally furnish your home through yard sales for a third of what the items would cost in a store and often get better quality. You also have the fun of meeting the people who have owned the items and can obtain information about their usage and history.

When you're having your own yard sale, take the time to clean and polish the things you are selling. Always mark the price on each item since people have a tendency to offer very little if things aren't marked.

Insurance

Here is another important area of financial concern in everyday life (also an important part of entrepreneuring): Knowing how to deal with different types and forms of insurance and with insurance agents and companies. Many people have a negative feeling about insurance, but I like the peace of mind it gives me and have, for the most part, received a greater return than I have paid out in premiums over the years.

It really pays to take the time to shop around, not only for the least expensive insurance but also for the policies that will offer you the best protection and make your claim process the least painful.

When you have a claim, there's a whole language to know that is used in dealing with insurance adjusters and agents. If you give them the words they need to hear, they will usually award your claim, so it is very important to read and understand your policy.

An example of this is that at one time, I had a leak on my roof coming from my skylight, which did about \$500 worth of damage. I examined my policy and found that it did not cover damage done by a leaky roof, *but it did cover wind damage*. When I called the agent, I told him the wind blew off the shingles. When the agent came out to look at the damage, he commented, "Lucky for you this was wind damage," and paid me \$500 less my deductible. I would not have been awarded this claim if I had used the wrong words.

It is important to realize that most insurance matters are negotiable, like store prices or car prices! The opinion of the claims adjuster who checks your damage is not necessarily final. You can go to the head of the insurance company, say that you disagree with the adjuster and are requesting a second opinion.

The three most important policies I have are my homeowner's insurance, health insurance and car insurance. When you look at different companies, choose their

deluxe policies so that when and if you ever need to file a claim, you'll know you're fully covered.

In dealing with life insurance, my suggestion is to treat it as "death insurance" and instead get term insurance for the period of your life when you most need coverage. This will cost you two-thirds less than whole life. If you take the difference and invest it in even the worst stock market investment, you'll still make more money than if you put it into the best whole life policy and cash it in when you retire. You only need enough to cover your estate and support your family for a couple of years, and this will vary from person to person.

Remember to invest the difference you save between term and whole life and don't just spend it! Mutual funds are often a good and relatively safe choice. Take your money and invest it for stability after retirement. This one money-saving technique can put you thousands of dollars ahead.

CONCLUSION

Entrepreneurs are not "at effect" of their lives but rather create the situations that enable them to fulfill their dreams. To manifest these dreams, the first step in streetwise economics is to *allow yourself to get in touch with your desires without limitations. Even if you are limited in funds, you are never limited in ideas.*

Creative solutions are always available when you are open to seeing them. Check out all your options in difficult and challenging situations. Work with more than one option, so you aren't dependent on any particular one. View each setback not as a failure but as a trigger to the next option. Remember, success is a process and you've achieved it when you feel good about what you have created.

As you reach toward your goals, remember that almost everything in life is negotiable. The object of a streetwise negotiation is for both sides to come out feeling like winners. This is true in business and in personal relationships. I believe this attitude is one of the ways to true prosperity.

Being an entrepreneur is an adventure in life and in business. You are challenged to overcome your fears and to keep moving forward, adopting a learn-as-you-go (or, as my friends have pointed out, a "fake it 'til you make it") attitude towards life.

I have found that for a true balance of prosperity, emotional and spiritual aspects are as important as the financial. I highly recommend prayer and affirmation, regularly repeated, as each venture progresses. If you keep the consciousness to benefit all concerned, your ventures will flow smoothly.

For me the key to streetwise entrepreneuring has been a balance of surrendering to the One, allowing inspiration to motivate me, and grounding it in the discipline of the how-to's of the world. Not holding back and not holding on have freed my energy for following my dreams. I have allowed them to grow and evolve into adventures I never could have anticipated.

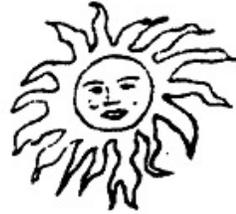
I have come to realize through my many and varied life experiences that people are truly amazing. Everyone has a unique and wonderful story to tell and a richness of wisdom and inner knowing to share. Each of us can find tremendous value in our own entrepreneurial adventures. You don't have to do it my way. *Find your own way.*

I hope my story inspires you to recognize your talents, wisdom and courage. My most important discovery in this lifetime is my connection to the One. With this connection, all things are possible.



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