

## **“The Twelve Things that Constitute Real Riches” Redux**

By Dr. John F. Sase

With Gerard J. Senick, Contributing Writer and Editor

*“The day is not far distant when the man who dies leaving behind him millions of available wealth, which was free for him to administer during life, will pass away unwept, unhonored, and unsung, no matter to what uses he leave the dross which he cannot take with him. Of such as these the public verdict will then be: The man who dies thus rich dies disgraced. Such, in my opinion, is the true gospel concerning wealth, obedience to which is destined someday to solve the problem of the rich and the poor.”*

-- Andrew Carnegie, American philanthropist (1835-1919)

*“A healthy social life is found only when, in the mirror of each soul, the whole community finds its reflection, and when in the whole community, the virtue of each one is living.”*

--Rudolf Steiner, Austrian anthroposophist (1861-1925)

In 1908, the industrialist Andrew Carnegie, then the wealthiest person in the world, invited Napoleon Hill, a law-school dropout of meager means, to interview him. Working as a journalist, Hill interviewed Carnegie as part of a series about famous, successful men. An impressed Carnegie invited Hill to stay at his home after the interview. Over the next three days, Carnegie shared his philosophy of life with the young man. Though he did not endow Hill with any funding, Carnegie did commission him to carry out the task of communicating his secular philosophy to the world. Hill accepted this challenge. The book in which he reflected Carnegie's philosophy, *Think and Grow Rich* (The Ralston Society, 1937), includes the success stories of politicians, inventors, and industrialists who were Carnegie's friends and associates. These included figures such as Theodore Roosevelt, Thomas Edison, Henry Ford, and John D. Rockefeller. As a result of this work, Hill offered Carnegie's "Philosophy of Achievement" as a home-study course in 1925. Over the next decade, Hill reworked this material into a single volume, which he titled *Think and Grow Rich*. It became a best-seller as well as a catalyst for the field of self-improvement; to date, it has sold more than fifteen million copies. After the publication of his book, Hill went on to become one of the most influential writers and lecturers of the century.

Hill's famous book has become a favorite of mine (Dr. Sase) over the years. At the core of his teaching is the list of "Twelve Things that Constitute Real Riches." Impressed by the content and implications of this list, my wife and I posted it on our refrigerator years ago for all of our family and friends to read. It remains there to this day. My collaborator Mr. Senick and I have referred to the twelve things in a previous column that has been available on my Web site. Since the publication of this column, attorneys have told me how helpful these points have been to them. Therefore, Mr. Senick and I now present a return visit to this topic that includes my updated views.

A week ago, my fourteen-year-old son gave me his very modest Christmas wish list. At the top, he listed the item that he wanted the most. Following his list downward, I saw those things that

he considered to be of lesser value. The last time that I printed the Carnegie list in this column, I started at the bottom and worked my way up to number one. This year, taking a tip from my son, I decided to present it as my holiday wish list—placing my most important wish for the New Year at the top. Therefore, Mr. Senick and I present:

### **My “Holidays of Lights” Wish List for 2011-2012**

#### **1) A Positive Mental Attitude**

This first element of real riches is the maintenance of a positive mental attitude. Like Occupy the World, it may seem deceptive, like it is very easy to achieve. However, a positive mental attitude often can be the most difficult to attain and to maintain. Many professionals in fields that require physical and emotional empathy for a client often confront this challenge. These professionals include doctors and other medical personnel who treat life-threatening or imminently fatal conditions; psychologists and psychiatrists; funeral directors; attorneys and their experts; police officers; and fire and rescue workers. Need we say more?

Even members of society not facing these more severe challenges may suffer from chronic or temporary depression. The Medical Expenditure Panel Survey informs us that clinical depression affects 16% of the U.S. population at least once during a lifetime. Even if we do not count the institutionalized portion of our population, we still find that 8.5% of us purchase anti-depressants. The reaction to assaults on our collective mental attitude appears to increase with age: for example, more than 13% of senior citizens consume anti-depressants (Medical Expenditure Panel Survey, May 2005, *Statistical Brief #77*, <http://meps.ahrq.gov>). Furthermore, the National Center for Health Statistics states that our use of anti-depressants has increased by nearly 400% over the last two decades (National Center for Health Statistics, Health, United States, 2010: Table 95). Even if this societal condition seems moderate by the numbers, the problem appears much greater if we include the many of us who self-medicate with alcohol and not-so legal drugs.

We may be tempted to blame the current national and global political and economic conditions for this scenario. However, in spite of the wars, plagues, famines, and oppression that have occurred during the past six millennia of recorded history, the human condition has remained relatively constant. Therefore, we may observe that the attainment and maintenance of a positive mental attitude has eluded humankind for ages. During the nineteenth century, Karl Marx suggested that religion is the opiate of the masses. This suggests that opiates are the opiates of the elites. However, many people still turn to religion, spirituality, meditation, and ritual as well as to opiates in order to attain and sustain a positive mental attitude.

Since the dawn of recorded history, we know that humans have created rituals that coincide with the daily, seasonal, and annual waxing and waning of sunlight. For example, many Christians conduct prayers at sunset called Vespers. Around the world, Muslims engage in sunset prayers known as Maghrib. Buddhists in Nepal and other places raise flags at sunset. Every week, most Jews observe the Sabbath from sundown to sundown.

Humankind has developed rituals and has observed the annual phasing of the sun by marking points at the Summer and Winter Solstices (St. John's Day and Christmas for many Christians) along with the two Equinoxes. Currently, we find ourselves between the fall Equinox (St. Michael's mass--Michaelmas) and the Winter Solstice, which marks the shortest duration of

sunlight in the year. Due to celestial adjustments, this point now occurs around the 21<sup>st</sup> or 22<sup>nd</sup> of December. In Europe, the Winter Solstice was placed on the 25<sup>th</sup> of December on the Julian calendar in 45 BCE. This date coincides with the ancient feasts of Sol Invictus, Dionysus, Mithros, and other gods. This calendrical adjustment of the Solstice has led to our observance of Christmas on this same date.

Other ancient celebrations include the Roman Saturnalia and Festival of the Birth of the Unconquered Sun; the Persian feast of Yalda, the celebration of the longest night of the year; Inti Raymi, the Andean Festival of the Sun; and Yule, the Germanic Winter Solstice Festival. The celebrations of these festivals continue to this day. However, they have been overshadowed by many of our contemporary observances, both ancient and modern. In addition to Christmas, these include: Hanukkah, the Festival of Lights; Bodhi Day, the Buddhist Day of Enlightenment; the Muslim feast of Eid ul-Adha, which celebrates the willingness of the prophet Ibrahim to sacrifice his son; and Kwanzaa, the African-American and Pan-African holiday. The common theme of all of these rituals revolves around the concept of light. Hence, we call have chosen to call them collectively “The Holidays of Lights.”

All of these ancient and modern celebrations have embodied the achievement and preservation of a positive mental attitude in, literally, our darkest hours (at least in the Northern Hemisphere). How valuable is this highest-ranked component of things that constitute real riches? Addressing attorneys as an expert witness, I would suggest measuring the annual consumer spending associated with the celebration of these rituals. As a human being speaking from the heart, I would suggest that a positive mental attitude, both individual and collective, is priceless in measurement and infinite in value.

## **2) Sound Physical Health**

The second component of real riches coexists closely with the first. Without dwelling on the relationship between the natural and spiritual sciences of the physical and not-so physical human body, we might suggest that they essentially are interrelated with and co-dependent upon the fulfillment of the ten remaining riches. Concurrently, the actualization of the following ten attributes of wealth may proceed from the realization of these first two.

Enlightened doctors of medicine emphasize that the health of the mind and body intertwine. The well-being of one depends upon the health of the other. Thus, many doctors recognize the importance of a positive mental attitude during the process of recovery from a serious physical illness. Many of us believe that the body is the house of what we refer to as our spirit, soul, or essence--the quality known by many different names throughout the world. Whatever our individual beliefs, humankind has long used buildings analogously to represent our physical form.

A healthy human building allows us to function on a daily basis as well as to attain, hold, and enjoy the remaining ten forms of wealth. In a worldly sense, doctors, lawyers, and others refrain from practicing their professions on the proverbial street corner; a well-maintained office or clinic remains their preferred base of operations. On a more basic and universal human level, we can observe that millions of homeless families and individuals around the world struggle to keep body and soul together on a daily basis. Whether these folks have come to their current predicament through financial misfortune, natural disaster, war, or other events, one realizes

quickly that the lack of a healthy domicile produces a negative ripple effect across all other aspects of life.

### **3) Harmony in Human Relations**

The third and fourth attributes of real wealth also are interconnected. Living in the absence of fear allows us to experience a sense of harmony within ourselves. Also, we feel and extend that same harmony when we reach out to others. Congruence in human relations renders a comprehensive aesthetic that is like the harmony that exists among sounds, colors, or the proportions of physical objects. In human harmony, we experience a balance and flow that, in turn, produce energies of well-being. These energies heal and subsequently maintain the health within our bodies that extend beyond any one individual. Furthermore, the energies that originate through harmony grow exponentially as the number of relationships compound within the web of humanity. Some may refer to this extensive web as the biosphere while others may call it the human family. Nevertheless, no matter what concept or image we use to envision this expansive corpus, the fact remains that dissonance in our web of relationships creates negative energies that lead to turmoil while consonance generates positive energy and peace.

### **4) Freedom from Fear**

In his first Inaugural Address on 4 March 1933, Franklin Delano Roosevelt told us, “The only thing we have to fear is fear itself.” Fear does not come from outside of our sense of “I,” our core sense of self. Instead, fear comes from within. It looms as a reaction to terror from the beyond. Emotional and psychological terrors can stultify and grind us down to the point that we lose our ability to succeed in any endeavor. Generally, our fears emanate through a reaction to thoughts, memories, experiences, or perceptions that lie tangled deep within our conscious and subconscious minds. In addition, external dangers that we confront stimulate our development of fear. Whether dangers are real or imagined, our fears remain absolutely real to “I.” In turn, they produce bad juju--negative effects on the physical bodies, psyches, and spirits that form our concept and percept of self.

As a result, we tend to describe our fear as a weight that falls upon us or as a sharp shard of glass that pierces through our personal space and into our self. No matter how we describe the menace that plagues us, our descriptions always capture a sense of terror. Exuding fear and pushing it away from ourselves creates a sense of freedom and peace, a feeling of lightness of being that leaves us unencumbered to pursue our dreams and to step forward into a future unshackled from a golem that would ride upon on our backs.

### **5) The Hope for Future Achievement**

“Hope springs eternal,” as English poet Alexander Pope wrote in “An Essay on Man, Epistle I” (1733), and hope serves as a great motivator for any kind of success in life. Before his reincarnation as a giant papier-mâché head in America’s Thanksgiving Day Parade, Father Bill Cunningham cofounded a nonprofit institution, Focus:HOPE, with Eleanor Josaitis and others in Detroit in 1967. They created this civil- and human-rights organization days after the racially-divided economic riots scarred the city. Intentionally, Cunningham and company passed on the names Focus:FAITH, Focus:LOVE, and Focus:CHARITY for their organization. Cunningham, Josaitis, and their colleagues decided on the name Focus:HOPE because they understood that

only a focus toward a better future could move Detroit beyond the crippling turmoil and division that brought the city to its knees.

When human beings have a life to which they can look forward, they muster the power to endure and to continue onward. Even for one who lacks financial security, self-discipline to achieve a dream, a labor of love in which to engage, or even some minor gift to share with others may help a person who embraces hope for the future to find a purpose in life. In effect, hope provides us mortals with the determination to persevere. No matter how bleak the present, the possibility of better days to come serves to keep us focused on hope.

#### **6) The Capacity for Applied Faith**

Some of us believe in a deity, though our conceptualizations and visualizations of such an entity run the gauntlet. Others of us believe in the nature of human beings and in the power of the human mind. Then there are those who believe simply in themselves and in the good or evil that one can do. Of course, even the most malfeasant characters throughout human history have tended to believe that what they did was good, right, and just.

Nevertheless, stripped of all embellishments, possession of some form of faith and its application to a task in which one believes continues to exist as a constant, prime-moving force within the universe. Regardless of the root or source of one's faith, the capacity to identify and harness it within oneself is linked inextricably to all of the other elements that form true wealth.

#### **7) Willingness to Share Our Blessings with Others**

Many of us have heard it said that the one thing that makes someone feel truly poor is the belief that s/he has nothing to give to another. Those of us who grew up as fans of the television series *The Beverly Hillbillies* (Filmways, 1962-71) may abide by Jed Clampett's philosophy of life and *raison d'être*, a force that took him from his days in the foothills of the Ozarks "shooting at some food" to his life as a multimillionaire in the Hills of Beverly. Jed's sense of purpose was built around his belief in "doin' fer folk." Less simply phrased, sharing creates communication, and that communication develops the bonds that hold humanity together. For most of us, our blessings can range from an abundance of material goods to the ability to give of oneself. In fact, service to others usually embodies open-mindedness, a sense of self-discipline, and the wisdom of understanding rather than the sharing of material things.

Consider the classic book by Dr. Seuss and the animated television special *How the Grinch Stole Christmas* (Cat in the Hat Productions, 1966) as an example of how the giving of oneself ranks higher than the acquisition of material goods. To the Whos in Whoville, all of the things stolen by the Grinch--their presents and decorations, and even their roast beast--remained superfluous to their celebration of life. Above and beyond their possessions on the mortal plane, the Whos continued to share blessings of a higher order with one another. Of course, that selflessness affected the Grinch, too: his heart, you will recall, grew three sizes that day, and he became as magnanimous as any Who in Whoville (not unlike the turnaround of Ebenezer Scrooge in *A Christmas Carol* by Charles Dickens).

#### **8) To Be Engaged in a Labor of Love**

This element of real riches does not suggest that we like or love everything that we do throughout our lives. Nor does it mean that we should focus narrowly on only one endeavor that

brings us joy to the disdain of all else. Generally, elements of wealth exist that create both pleasure and pain within any task. However, rather than bowing to the Marquis de Sade on this point, let us go to the other end of the spectrum to quote the immortal words of Mary Poppins in the Disney film of the same name (1964). Mary Poppins says, “In every job that must be done, there is an element of fun. You find the fun and—SNAP--the job’s a game!”

Beyond the simple and mundane, finding a specific labor that one loves brings about a sense of involvement, purpose, accomplishment, and joie de vie. Though such a labor of love may not always nourish the body, it will nourish the spirit. After all, it may be true that our spirit has dominion over our physical form.

When a labor of love enfolds within one’s profession, this labor becomes an essential part of sustaining life. Ask an attorney, an economist, or anyone else who remains truly engaged in his or her work, “When do you plan on retiring?” Chances are that the “R” word is not in the vocabulary of a person who plans to go, in the words of Dr. Stanley Heyner, a founder of Providence Hospital in Southfield, Michigan, “tippytoes up.”

### **9) An Open Mind on All Subjects, Toward All People**

Most of us like to consider ourselves as open-minded. However, one of the great weaknesses of human nature rests in our hesitation to move outside of our own comfort zones. We tend to cling to our own sets of belief that bring us comfort, much like we would cling to a life preserver or to a rock in a stormy sea. The stormier the weather, the more we cling to a sense of our own righteousness. When faced with the growing complexity of life, we seek the support of that which we believe to be right. We all engage in this action to some extent by associating with others who hold the same, or reasonably similar, sets of beliefs. Why? This weakness remains a part of our human nature. Perhaps it serves to remind us that we remain human beings rather than perfect beings. Our basic nature constitutes why we find it challenging to keep an open mind on all subjects toward all people. As human beings, we take great comfort in the simplification and homogenization of all things, among them our views on politics, science, and human life as well as our conceptualizations of a deity.

### **10) Complete Self-Discipline**

On occasion, we rely upon others to discipline us or to create and maintain social and business institutions for us. This leads to an invisible form of slavery. Invisible slavery presents even graver dangers than the visible. Under invisible slavery, we may not even realize that we wear its yoke. As did the character Neo in the beginning of the film *The Matrix* (Warner Brothers, 1999), we may exist under the illusion that we are masters of our own fates. Destiny begins to change for Neo when he discovers that he has been nothing more than an electrical power source—a human battery—for the highly developed machines that control the world.

The creation of any material wealth demands that one masters the necessary tools rather than being a cog within some grand industrial structure. Only through self-imposed and self-developed discipline can we escape the false security of this illusion. Furthermore, only through self-discipline can we achieve a wisdom that allows us to understand our fellow beings and the “cosmic all” in which we exist.

### **11) Wisdom with Which to Understand People**

We ask the following question: Has any successful person in business, politics, science, or any other profession managed to achieve his or her success without a solid understanding of human nature? Throughout history, great figures in many fields have possessed very little formal education or family wealth when they started along their life paths. However, all of them mastered the quicksilver skill of drawing others to themselves. Furthermore, these figures achieved this goal in a way that benefited all who gathered around them. In doing so, they also benefitted themselves. Andrew Carnegie described this achievement as the creation and implementation of the Master-Mind Principle. Wisdom cannot be taught. However, through the true education of drawing one's essence outward from oneself, many lessons can help us to unlock the box that holds the secrets to wisdom. Wisdom lives in the realm of our intuitive senses. We develop it through experiences that lead to the understanding of the nature of ourselves and others around us as well as the universe. Wisdom with which to understand human nature can lead directly to the creation of true wealth. The process rarely occurs the other way around.

## **12) Financial Security**

Many people are surprised when they found this item at the bottom of the list produced by Andrew Carnegie through Napoleon Hill. After all, Carnegie was the richest person *financially* in the late nineteenth and early twentieth century. Presumably, Carnegie had more financial security than any human being ever would need. Others, who had barely enough to eat, would be driven to place this final item at the top of their lists—or would they?

The wisdom derived from the experience of accumulating such a grand amount of financial security led old Andrew to place this element at the bottom of his wealth hierarchy. Certainly, he understood that financial security is necessary, but necessary for what purpose? Thinking in terms of Abraham Maslow's hierarchy of needs, does financial security exist as a precondition for obtaining the higher forms of riches on the list? Perhaps Carnegie put this item in twelfth place in an arbitrary manner, implying that all twelve elements were equally necessary and complementary.

Carnegie may have found that the mastery and application of the other eleven attributes resulted in the facility to accumulate material income and wealth. These things contribute to financial security. In that light, does financial security not exist merely as a byproduct of attaining the other eleven items that constitute real riches? Therefore, let us remember the other eleven things that constitute real riches. Hopefully, the answers to these questions will present themselves to us.

At this time of the year, Gerard J. Senick and I would like to extend our best wishes to all of the attorneys, legal assistants, law students, experts, and others who read this column, regardless of which Holidays of Lights that they choose to observe or not to observe. We hope that each of our readers will attain and enjoy their own optimal balance of the twelve things that constitute real riches throughout the forthcoming year. Peace.

A PDF copy of this article is posted at <http://www.saseassociates.com/legalnewscolumn.html>.

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