



FEARLESS SUCCESS IN WORK AND LIFE

Geshe Michael Roach

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Geshe Michael Roach

Diamond Cutter Business Institute

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Published in the United States

by the Diamond Cutter Business Institute

www.diamondcutterinstitute.com

Library of Congress Cataloging-in-Publication Data is
available upon request

ISBN 978-0-9765469-4-8

PRINTED IN THE UNITED STATES OF AMERICA

First Edition

*This pamphlet is adapted from
The Diamond Cutter and Karmic Management,
two books by Geshe Michael Roach
(published by Doubleday and available
at Barnes & Noble or Amazon.com)*

Fearless and Successful

I'm just a normal person who's been lucky to have a lot of success in life. I was the first American to pass the 20-year course in a Tibetan monastery, and helped start Andin International Diamond Corporation, a business that has now reached annual sales of \$200 million and was recently purchased by Warren Buffett, the second wealthiest man in America.

In this free pamphlet, I want to share with you my secrets for success, especially in these hard economic times.

The pamphlet has two goals really. The first is to help you achieve financial success: to have all the income you need to fulfill dreams like buying a nice home, supporting your family, sending your kids to college. The second is to help you become what I would call fearless, even in a tough economy, and a tough world.

The two goals of success and fearlessness are of course connected. If you really learn the success secrets that I'm going to share with you here, then you're definitely going to become a success your-

self. Once you understand clearly how to be a success, then that will make you fearless, because you know exactly what you have to do, and you know exactly how it's going to work for you.

No more doubts, no more uncertainty. Fearless, and successful.

When Times Are Hard

America is going through some very tough economic times right now. A lot of people have lost their jobs, and even those who still have their jobs or their businesses are just barely hanging on.

There's a lot of uncertainty. Deep down, we all know that nobody—not even President Obama, or any of the economic experts working for him—can tell us for sure when the tough times are going to end.

And we can feel that even when the trouble does end, the world is going to be a completely different place. America has lost some of her most important companies: Bank of America is struggling this year to pay off \$45 billion in debt, IBM has sold off its personal computer business to a Chinese firm, General Motors is bankrupt and owes \$65 billion to the American people. It's questionable whether the United States can hold its position as the #1 economic force in the world.

Hard times though can be good times, because they make us question what we are doing, and we end up improving ourselves. I believe that our coun-

try can recover its success, and that it can become an even bigger success than before. Of course this all starts with each one of us becoming a personal success. So here are some new ideas for new times, about how to be a success.

Everything Has a Cause

Science has taken us a long way in the last few hundred years—putting a man on the moon, curing terrible diseases like polio, bringing us thousands of inventions like the electric light and the refrigerator which have made everyone’s life so much easier and more comfortable.

Science has been successful because of one basic principle: everything has a cause. When we want to make something happen, we just have to find the cause.

Think about the recent financial crisis in America and in the world at large. There was a certain amount of money in our country, and in the world, just before the crisis happened. That money hasn’t just disappeared. It’s still around here somewhere: nobody’s been sneaking dollar bills out and burning them. But now with the same amount of money to work with we all feel like something terrible has happened: we feel like jobs and our country are in danger.

There has to be a cause why all this happened. And we have to be like medical researchers: we need to

find the real cause behind the problem, and then we have to fix it, and the problem will stop. Until we find the real cause, we can keep trying to fix the symptoms, but that’s not going to fix the basic problem. It will keep coming back again and again to haunt us.

It’s pretty obvious that all the experts helping to run this country—the big financial people, the bankers, the stockbrokers and politicians—aren’t exactly sure what’s causing our economic problems. If they were sure, then they could just fix the cause and we’d all be out of trouble.

In fact, if we did know the real cause of money, then we could just get to work and make a lot more of it—much less overcome the current economic slump. If we knew the real cause of money we could be fearless, and we could have all the financial success we ever wanted.

So here’s a new idea about what really makes money, from a person who has used this idea to reach great personal success, and to help build companies worth hundreds of millions of dollars.

The Hidden Potential

The first step to seeing the real cause behind things is to understand what we call the Hidden Potential. There is a Hidden Potential in all things; that is, you can get into any kind of job or business and you will become a huge success, if you really know how to use this Hidden Potential.

We like to compare the Hidden Potential to the space inside a stapler—the kind you use to staple two pieces of paper together. If you think about it, the space where you put the staples in is the most important part of a stapler. If this space is already filled up, jammed with something like a piece of paper or some chewing gum, then the stapler can never work, because you could never get the staples in.

Now every kind of job there is, and every other way there is of making money—purchasing stocks, buying a house, investing in some property—has this Hidden Potential inside of it. It's the space that lets things happen.

Let's say for example that you have some retirement money tucked away, and you're looking to find a way to make some good interest on it—because after you stop working you're going to need

that interest to live on and pay your bills. You've decided that you're going to buy some stocks, but you're not sure which stocks to buy.

You know that just about every different kind of stock out there has some potential to make money. And you know that the very same stock also has a potential to lose your money. And so we can say that every kind of stock is a lot like a stapler. They have some kind of space or availability inside them to go either way.

If you load the space inside a stapler properly with staples, then it's going to work—it's going to be a success. But if you don't use the space inside it properly—that is, if you never fill the stapler with staples—then it's not going to work.

Everything around us is just the same. Things can go either way, because they all have this space inside them. If we know how to “load” this Hidden Potential the right way, then we have to be a success—and then we can really be fearless.

If we're not quite sure how to “load” this Potential, well then we're going to be like all the President's economists are right now—not quite sure why things are happening, and not quite sure how to fix them.

Loading Our Stapler

The point here is that a cause is not a cause until you make it a cause: until you load it. Stocks can be a cause for you to make money, or stocks can be a cause for you to lose money. What we want to know is how to “load” the stocks so that we can be completely sure they are a cause for making money.

And this gets us into opportunities.

Some people open up the newspaper or go on-line to look into the stock market, and right away they see an opportunity that maybe the rest of us are missing. You ask them how they knew a few years back that they should put a lot of their money into Google, and they say, “It just looked right to me.”

Other people look at the same list of stocks and see what they think is an opportunity—then they go and lose their shirts: “I don’t get it! General Motors was the bluest of the blue-chip stocks! How did I lose all my money in one of the oldest and most successful companies in American history?”

Remember now that everything has a cause. There has to be a reason why one person saw a real opportunity, looking at the very same list of stocks that another person was looking at—a person who lost all their retirement savings on what looked to them like a sure opportunity.

We can say that the first person must have “loaded” the Hidden Potential in the stock they bought. And the second person somehow didn’t.

So how do we “load” things so that they work for us, and work for us *every time*?

Watermelons Make Watermelons

Investing our retirement money in a stock that ends up giving great dividends is a *good* thing. And so here's where our idea for success begins to get a little bit different from just about all the other ideas you might have ever heard. We say that if you want to *get* a good thing, you have to *do* a good thing.

As Jesus once said, you can't get grapes from planting thorns. Every scientist and every farmer will tell you that you're not going to get a watermelon if you plant an orange seed.

It's extremely important, if you really want to be a success, to see that this same rule applies to the *goodness* of a thing. If you want something *good* to happen to you, then you will need to find the real cause for something good: you will need to plant something *good*.

Notice that we keep saying "real" cause. We want you to start thinking about the difference between a "real" cause and something that just seems to be a cause. Until this year everybody would have said that General Motors stock was a sure cause for

making money, and not a cause for losing all your retirement savings.

Nobody can deny that General Motors stock has made lots of people lots of money for a really long time. But then later on the same stock lost money for lots of people. *Which means that the stock never was the real cause of the money.* We want to find the *real* cause for money, a cause that will never fail us. A cause that will never go up and down over time.

And what we're saying is that you need to look for something *good*, because achieving financial success and security for ourselves and our family is a good thing. So let's start looking.

The Real Cause of Money

So we've seen that General Motors stock is not a "real" cause for money, but that it *can* be a cause for money—it has that Hidden Potential to be. And in fact we've seen the stock be this kind of cause over and over again; we also sense that it could be that way again in the future, if we just knew the right thing to do.

General Motors stock is like a stapler, and we need to know how to load the stapler, to get it to work every time.

We've said that the "real" cause we're looking for must be something good, since the result we want is something good—and that's a new idea for most of us. Because what this means is that if we want something good to happen *to* us then we have to do something good *from* us. That is, we need to do something good for somebody else, if we want our stapler to be loaded.

And that good thing is going to have to be something to do with money—again, because causes and their results (watermelon seeds & watermelons) always have something in common. There's something

the same in a watermelon seed and the watermelon that grows from it. And that's true of every other kind of result. If what we want is *money*, then we have to do something good with *money*.

The bottom line is that we're going to have to do something good with money to someone else. Let's see exactly how that works.

Being Generous Is the Smart Thing to Do

Since the time we were kids, we've all heard people say things like "You get what you give," or "What goes around comes around," or "Do unto others what you would have them do unto you." And it feels like we're headed the same way here, doesn't it? If you want to *get* money, then you're going to have to *give* some money.

It's hard though to see that giving money to other people is the "real" cause for getting money. It certainly does sound nice, but immediately we can think of a lot of problems with the concept—which is the reason we're not using it already. What we need is some more information about this idea, some kind of explanation about how it works, and then maybe we'd be willing to give it a try.

That's why we need to know about the Video Camera.

Our mind is a perfect Video Camera. Whatever we see, whatever we hear or feel, is recorded on this biggest hard drive of all. Some of these recordings are near the surface of your mind: you can definitely remember what your breakfast today looked like,

and what happened on your first big date in high school. Other recordings are deep down in the mind and come up at the strangest times: you're pushing your cart around the grocery store and a song starts playing on the loudspeakers, and suddenly you're remembering your *second* big date—something you haven't thought about for 20 or 30 years.

It's all there, everything we've ever done or said or even thought, because *we watched ourselves* do or say or think it. The recording doesn't require anything more than that.

So let's say that a friend of ours has lost their job, or taken a pay cut at work, and is having trouble making ends meet. We've heard about it and we've figured out a way to drop some groceries by their house without being too obvious about it, so we won't embarrass them.

At the point where we're in the checkout line at the store and we hand the money for these groceries to the cashier, our Video Camera is recording every detail. The minute we let go of the money, then a mental "picture" or "seed" of the money is planted in our mind.

What happens to this seed? Well, it's just like any other seed.

Seeds & Salespeople

Something strange happens to people who work in a shoe store all day. When they get on a bus to go home, or just drive somewhere to catch a movie that night, all they can see around them is shoes. They notice who's wearing the latest fashion in shoes, they notice who needs a new pair of shoes. The world seems to be full of shoes.

This is all because of the mental seeds that they've planted all day long, as they help lots of people try on lots of different pairs of shoes. These seeds sit in the mind for a day or a year and then they pop up in a corner of the mind. Then we "see" shoes out there on somebody's feet.

Like other types of seeds, mental seeds tend to grow a lot bigger as time passes. You get a 3-ton oak tree from a 1-ounce acorn because of some miracle inside that little seed which produces all that tree. You get the billions of cells in your body, changing and growing for 70 and 80 years, out of just two little cells from your Mom and Dad.

And the results look like the seeds: your face is a mix of your Mom's and your Dad's.

So back to the supermarket, where you're handing money to the cashier for the groceries you're going to sneak into your neighbor's kitchen—the neighbor who's having a hard time with the recession. You watch yourself hand them a \$20 bill. That puts a "money image" or "money seed" in your mind.

The seed stays there in your mind, until one day it ripens while you're reading the newspaper, looking for stocks to invest your retirement money in. You look at a new company called "Google" and for some reason—a reason that maybe you don't even understand yourself—you see a big potential there for making money. And so you go ahead and buy some of that stock, and pretty soon you're sitting on a major nest-egg.

Get this: The reason that you "see" the potential for money in the Google stock is that a "money seed" has just sprouted inside your mind. This is the money seed that you planted in your mind when you bought your neighbor the groceries. And because seeds always expand, the \$20 kindness you did is actually going to come back to you as, say, a \$200 profit in your stock investment.

Which is to say, you've *loaded* the stock with staples: with the seeds you planted in your own mind when you stopped to take care of somebody else.

It Helps Everybody!

Okay, okay. We can already hear the next thought you're having. What kind of kindness is it to help out others financially, if all we want out of it is something for ourselves?

It's an honest question and it deserves a good answer. The fact is that it is nice, it is the right thing, to help out a neighbor who's in a bind. But it's also a fact that, even *if you wanted to, you couldn't avoid the good result that's going to come back to you* by helping your neighbor.

So stop worrying about it. Think carefully. When you were standing at the checkout counter there was just this \$20 bill out there in the world. You used the \$20 to help somebody else out, and because of how the seeds of what we do sprout up in our minds, now you're seeing another \$200 pop up out of your stock investment.

So you have turned \$20 into \$220, at nobody's expense. There's an extra \$200 there in the world, and you made it. This is *really* "making" money.

Now you're going to spend some of that money on yourself, and for sure (now that you know the real

cause of things) you're going to spend some quality time looking around to see who else could use some help. Because when you help them, you help yourself and them.

No problem. Just a few more happy people in the world. It's not selfish or wrong to make everybody happy; in fact, this is the only way you're ever going to get the resources to do it.

The Time Gap

Oh yes, we hear the next problem popping up in your mind.

I mean, I love this idea...sort of a justice to the universe that I always dreamed was there. You help people, and good things happen to you—a win-win for everybody.

But there's a problem. There are some people that I know who are really nice to other people, who really help other people and are always being generous to others—but the fact is that I don't see them getting rich.

That's a very good point you've raised, and it's an important one, because it keeps a lot of us from really being successful. And the answer to this question is all about the Time Gap.

Now nobody would push a watermelon seed into the ground and then stand there staring at the dirt, waiting for the watermelon to pop up in the next 5 or 10 minutes. To do their thing, seeds need time to gestate, to ripen. There's always some kind of Time Gap between planting the seed and picking the watermelon.

Mental seeds are just the same.

It's very possible that a person was not very generous earlier on in their life. This planted seeds in them to be squeezed financially later on. The seeds they're planting now by taking care of people who need help are going to sprout up in the future: they *must*, and they *will*.

Problem is, we try helping others for a little while, and then when we don't see quick results we get discouraged and give it up before we've planted enough seeds to see some real success.

So don't be fooled by old seeds popping up before the new ones do. Being generous to others always plants seeds for us to reach our own financial security, and so we're doing the very best thing possible: we are taking care of others and ourselves, both at the same time.

But hey, we're the McDonald's generation. Isn't there some way to speed up these results?

Speeding Things Up

There is indeed a way to speed things up: to reach your financial success this year, this month, and not have to wait till later. Here are some tips that you can use to get the mental seeds popping up your Money Tree right now—

1) Understand the process

Nothing helps mental seeds work faster than just plain understanding how the seeds themselves work. The understanding you have about these seeds is like a super-fertilizer that makes them grow faster.

To be honest, a person who helps out somebody else just because they have a vague feeling that it would be a nice thing to do, or just because somebody told them they should help others, isn't planting much of a seed, and they're not going to see much success. We need to *understand* how the seeds work—how they create success for us and for everyone around us at the same time. Then they are planted much more strongly, and come back to us more quickly.

2) Focus your efforts

There are lots of people to help in the world, and once we get started we can easily get overwhelmed,

and spread ourselves out too thin. Seeds for financial success work a lot faster if we focus on special cases. If we want to start a new job or a new business, for example, a special case would mean helping out somebody *else* who's starting a new job or business, especially if they really need the help.

In fact, *anybody* who needs our help in a very serious way is already a special case: it could be people who are really having a hard time with the economy; people who just lost their job; people who are struggling with some illness or sadness on top of their money problems; or people with money problems that hurt their relationship with their spouse or their children. If you really want to plant strong seeds for your own success, look for people who have no one else to help them.

3) Be persistent

A single day's work in a big cornfield is not going to bring you big results. The same is true with planting mental seeds. You have to work at it pretty steadily over a couple of weeks' time at least, if you want to see some noticeable change. And take every chance you get to do even a tiny thing for someone else, like making them a cup of coffee or brightening their day with a smile. It all builds up, the small steady things faster than the occasional big ones.

Become a Cycle-Buster

Now you understand how you “make” your own money, and make your own success, by being generous to others. But let’s step back and look at the current economic crisis; let’s look at what keeps it going.

It’s all a self-perpetuating cycle, you see. Times start to get a little hard, and so immediately people and companies and governments cut back on what you could call “optional” spending—spending to help people who are having a hard time with the economy, or spending to help people in other countries who are literally starving.

When we tighten down on our generosity, then right away we’re planting fewer “money seeds” in our mind. And then of course we won’t see a lot of opportunities for making more money.

When we decide not to share with others, then right away we see ourselves having less and less. The less we have, the harder it is for us to keep sharing—and then the cycle just spins downhill.

So it’s important that we use our understanding now of the real causes behind things to overcome our hesitation to share with others what we have.

The harder things get, the more generous we have to be, if we want to break the cycle. This is completely against human nature, which keeps telling us that the tougher things get, the less we should share with others.

It’s true that in a bad economy we have less total money to share with others. But with our new understanding of where things really come from, we’ve learned that—whatever little we do have—we need to share more of it *now*, with others who are less fortunate.

Don’t think, “What will I have for myself, if I give to others?” Think, “What will I have to share with others, if I use it all for myself?”

The funny thing is that the more you are willing to give to others who need it, the more you will get coming back to you, because that’s where things really come from!

Have courage, be fearless, and break the cycle. Don’t let a bad economy trick you into being selfish, because that’s the one thing that will keep you in a financial rut.

Don't be Small

If you really want to be a big success—if you want to make big money, like the hundreds of millions of dollars I've seen in the companies I've helped build—then your sharing is going to have to be really big.

You wouldn't feel comfortable eating at your kitchen table together with ten other people if you knew they were all hungry, and that you were the only person who was going to be eating.

We can't ignore the hardship of people in our own neighborhood who've lost their jobs, who need our help to feed and clothe their families. And if we really want to plant strong seeds, then we can't ignore people on the other side of town who are also having a tough time.

That goes for people who live in other states here in America, and it goes for people who live in other countries. We can't sit by and let anybody in the whole world go hungry if we want to see ourselves be a big-time success.

Helping people next door and helping people on the other side of the world isn't just the right thing to do, and it's not just a good thing to do. It's also the only

way we can get out of our own financial slump, as a country, and as individual citizens of that country.

We need to stop feeling competitive towards all the other people in the world. They want to feed their families just as much as we do, and they have just as much of a right to feed their families as we do. If this thing about mental seeds is all true (and it is), then the total amount of money in the world—and the total amount of resources like oil and water and trees—will actually *increase*, the more we're all willing to share these things with everyone else who needs them.

We shouldn't be afraid to share: if we understood the real causes behind things, then we'd be dying to share everything we have, with people around the world. Because that would create more new jobs, and more new money, for everyone.

There could be enough for everyone, if we just shared what we have with everyone. The real way to be a success is to make other people—*all* other people—successful.

We just need the courage to try; we need to be fearless. Our understanding of how things really work will make us a success, and make us fearless.

What to Do Next

I've tried to share with you all the ideas that you're going to need to become a success—and to become a fearless success. We want economic prosperity for ourselves, for America, and for the whole world. And so we commit ourselves to sharing.

Here next are some tips on how you can actually follow up on these ideas yourself, to get started on your new success.

First of all, you can check out our website and get more information on different kinds of formal training and education that will help you become a success.

Check out the seminars and trainings of the Diamond Cutter Institute at www.diamondcutter-institute.com, or pick up one of the two books—*The Diamond Cutter* or *Karmic Management*—at Barnes & Noble, or online at Amazon.com.

We've tried to show how you will become a success by helping others achieve their own success. This isn't just a nice thing to do, it's the secret way for reaching great success yourself, the same way that I have.

One very practical tip that I'd like to leave you with is the Ten Percent Program. Every time you get a paycheck at work, set aside 10% of the money in a separate bank account. Over the next six months, take your time and look around the community where you live.

Decide on the person or organization that would most benefit from the money you've set aside, and then go and give it to them, with your own hands. This is a great way of planting the “money seeds” that will come back as your own future prosperity. And at the same time you'll be helping make this a better world.



About the Author

Geshe Michael Roach is the first American to be awarded the title of geshe, or master, after 20 years of study in a Tibetan monastery. He helped found the Andin International Diamond Corporation and take it to its first \$100 million dollars in annual sales. He is also an honors graduate of Princeton University and has received the Presidential Scholar Medallion from the president of the United States. *The Diamond Cutter*, his book on using generosity to succeed in business, is an international best-seller that has been translated into some 20 languages and has been used by 3 million people around the world to achieve success in their business and their life.

Learn how to be fearless and successful in a tough world.

The pamphlet has two goals. The first is to help you achieve financial success: to have all the income you need to fulfill dreams like buying a nice home, supporting your family, sending your kids to college. The second is to help you become what I would call fearless, even in a tough economy, and a tough world.

Once you understand clearly how to be a success, then that will make you fearless, because you know exactly what you have to do, and you know exactly how it's going to work for you.

- From Fearless Success in Work and Life by Geshe Michael Roach

GESHE MICHAEL ROACH is one of the founders of Andin International, which has gone from zero to annual sales of \$200 million, and was recently purchased by Warren Buffett, America's second wealthiest man. In addition, he is one of the world's foremost teachers of Buddhism. Geshe Michael shares his unique experience in business and Buddhism to help people struggling in the current economic crisis and to get the economy moving.

ISBN 978-0-9765469-4-8



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