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Epilogue

Ron Read, the gas station attendant, was wealthier than gas company (Enron) CEO Ken Lay. There was a cause and effect that led to Read's rise and Lay's fall. We can become wealthier when we recognize our own circumstances on a global scale, then make choices to allocate resources and habits that can feed OUR definition of wealth—whatever that may be.

Managing wealth can be accomplished by filtering out the noise that has led to the complex portfolios that have failed investors over the past two decades. Understanding the relationship between earnings and interest rates is key—remembering that success is always swayed by the price you pay for an asset. The only investment performance that counts over time is that which exists after mistakes, inflation, taxes, and fees.

Composting or redistributing wealth is a necessary and healthy part of the financial ecosystem of our communities and our world. A conscious plan for spending, philanthropy, and legacy for our heirs can and should be a rewarding exercise.

I love to hear when a meat cutter, teacher, or police officer say that they are wealthy—that they have enough. Seek out those who smile as they maximize the resources of their life and situation and ask yourself whether wealth is within your grasp. I believe that it is.