

PRAISE FOR THE UNDERDOG'S CODE TO RICHES

“This fast-moving book will fill your mind with great ideas to instantly help you become more successful than you could have ever imagined.”

— Brian Tracy – Speaker/Author –
“Success Secrets of Self-Made Millionaires”

“Edward Munoz has combined great advice with fabulous storytelling to do what he always does—help people. This book will surely become one of my favorite gifts for people who want to understand success and how to achieve it.”

— Bryant K. Smith, Author, Speaker
& “Human Potential Specialist”

“This touching, authentic tale of a young man’s climb out of poverty and into wealth will inspire readers to make the most of their potential—regardless of the circumstances they were born into. Munoz’s hard-earned wisdom delivers timeless, pragmatic advice for developing a wealth mindset.”

— Jason Rockwood, CIO, Oasis and former Vice
President Mobile Innovation at the Miami HEAT

“Edward Muñoz has written a story filled with inspiration, motivation and guidance, designed to share lessons learned mostly the hard way. Edward has taken years to research, craft and polish this work into a tale designed to empower and enable readers to make choices that benefit themselves and the world.”

—Carmen Reynal, CEO of Creating Greatness LLC

“An inspiring peek into the possibilities of personal growth. In it lays wisdom and advice that can enrich every human on this planet.”

— D. Hutchins Jr., Championship Basketball
Coach, Double Black Diamond, Zija International

“Edward’s principles may be simple, but don’t take them for granted for it has the secret to achieving success, personal effectiveness, and individual happiness all in one book.”

— Chris Rosario - United MC2 Inc.
Chief Marketing Officer

“This book will impact your life in a very positive way.”

— Chris Estes - 7 Figure Network Marketing Mentor
Speaker/Author – “The A.P.P.L.E. Principle”

“Every youth in the world needs to read this book. Doing so will guarantee a bright future.”

— Ruben Gonzalez - The Olympian Speaker/Author -
“The Courage To Succeed”

“The Underdog’s Code to Riches is the buzzword in business these days and Edward R. Munoz throws light on how to approach life powerfully and make the most out of it.”

— Rafael Alvarez - CEO of ATAX
Accounting & Financial Services

“So many people fail to develop a millionaire mindset. Reading the tips in this book will help anyone overcome that obstacle and succeed.”

— William Schutte - Executive Vice President
Better Homes & Gardens Real Estate Wilkins & Associates

“A heartfelt, wise, honest, and inspiring book. Enormously helpful both to those facing failure and major challenges in their life.”

— Tyrone Jackson - Managing Partner at
Centerstone Wealth Management

“The one book on succeeding in the face of obstacles I’d have if I could have just one.”

—Vanessa Cabrera
Qualified Field Director - Premier Financial Alliance

“This is a remarkable book, not only written skillfully but with a rare mix of courage, redemption, practical wisdom, and a deep sense that two people are taking the journey in opposite directions and the outcomes of their choices.”

— Kimsan Ting - CEO and Founder
of KIMSAN Technologies, LLC

“The Underdog’s Code to Riches’ does a brilliant job of making self-empowerment and personal success accessible to a demographic that is often forgotten. It’s vivid narrative tells a tale of hope that will inspire one to action!”

— Alexis Aquino, Motivational
Speaker & Social Entrepreneur

“I’ve known Edward for many years and have always admired his relentless commitment to success. More importantly, he’s committed to other people’s success and happiness just as much. His book will entertain you, inspire you, and give you solid real world time-tested strategies to move beyond any current set of circumstances to a better life.”

— Sean Smith, President, Elite Coaching University,
“North America’s Next Greatest Speaker”

“Edward R. Munoz uses a novel like approach to offer motivation through life lessons. In addition to personal growth and self improvement by the choices we make. It is a real page-turner indeed.”

— Nancy Scovotti, Senior Vice President, The
Great American Title Agency Inc. & Emeritus Director
of the National Association of Hispanic Real Estate
Professionals (NAHREP Westchester/Bronx Chapter)

“I believe everybody deserves a second chance in life and I believe that second chance is many times initiated by a catalyst. Edward has written a book that will inspire, educate, and enlighten you to the power of a mentor in your life who can kick start that second chance. I highly recommend this to you if you’re serious about building your bigger future.”

— Coach Micheal Burt - Best Selling Author
“Everybody Needs a Coach in Life”
Founder of Monster Producer Coaching Program

“Edward Munoz has the ability to provide top notch success coaching while drawing you in through his captivating and relatable storytelling. This book will surely leave you inspired and it also makes a great gift!”

— Sarita Covington - Social Entrepreneur
Co-founder of Upper Manhattan Forest Kids

“This book is a must read for anyone seeking to learn how to overcome obstacles and turn them into opportunities. Boom!!!”

— Rahz Slaughter - Motivational Coach - Personal Trainer
Owner at Meta-Burn Studios and Fitness Business Mastery

“Edward Munoz has created a captivating tale that condenses complex philosophies of personal development and personal fulfillment into a simple way of living. It is nothing less than sensational.”

— Lucas Baez - Territory Master Director
Royal Prestige

“The Underdog’s Code to Riches is part true, part fiction, educational and inspirational. Edward Munoz delivers a fun yet powerful message of hope, personal development, business and financial empowerment, all through good old story telling.”

—Juan Guillen – Entrepreneur
Founder of LatinTRENDS

“The Underdog’s Code to Riches is an inspirational story about the temptations that teenagers have to overcome. The story of these young men represent the challenges that individuals go through. As you go through obstacles in life, you can refer to this story to gain advice, motivation, and guidance.”

—Kenny Colon
East Stroudsburg University Student
Aspiring Entrepreneur

“In reading this book I feel like it’s an amazing asset to the male community. Very often it’s said that people are a product of their environment. This book proves that you don’t have to be. It proves that you can go through everything and still have everything.”

—KS Oliver
Author of “Flatlined -Almost Doesn’t Count”

“This book’s simple and school-of-hard-knocks approach is one that easily resonates with the everyday living of life. Its relatable approaches are easily integrated into anyone’s life because it is so practical. It will make the thing you already know, become 3D. Get ready for an “oh this makes sense,” and don’t be shocked if you start doing the same things differently and start automatically producing the desired results you been wanting- BRILLIANT!”

—Craig Duncan
High Performance Coach

“I’ve known Edward Munoz a long time and have been watching his journey into becoming the leader he is today. In his new novel, Edward uses an innovative approach to motivate the masses. It’s an important read for anyone who’s interested in self-improvement.”

—Iman Khan
CEO of Red Elephant

“At last, an easy read that packs a punch. Friends, after reading The Underdog’s Code to Riches there are no more excuses!”

—Milton Olave, Author & Speaker

“I’ve read hundreds of books, but the first 2 chapters of “The Underdog’s Code to Riches” were eye-popping! I actually went in and highlighted several areas of the book because it was filled with life-transforming tips. Way to go Edward!”

—Cj Areté

Success Coach at Coach CJ Arete-Success

“The Underdog’s Code to Riches, offers basic and advanced strategies that will help you become successful at whatever you do.”

—Pablo Zabala, Diamond, Amway

“If you’re truly ready to break out of the ordinary into your extraordinary life, change your schedule today and dive into *The Underdog’s Code to Riches*! You will be inspired and invigorated to escape mediocrity and achieve personal mastery. Edward R. Munoz is the undisputed champion of personal motivation for 7-figure success!”

— The Power Coach™ Madeline Alexander, Speaker/Author
*Your 90-Day Financial Breakthrough, How to
Break Through Barriers & Achieve Power Results, and
POWER MINDSET II; Choose To Be A Champion*

THE UNDERDOG'S C.O.D.E. TO RICHES



EDWARD R. MUÑOZ

2018 Champion Development Enterprises, All rights reserved.

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law. For permission requests, write to the publisher, addressed “Attention: Permissions Coordinator,” at the email address below.

Disclaimer: The advice and strategies contained herein may not be suitable for every situation. This work is sold with the understanding that the Author and Publisher are not engaged in rendering legal, accounting, or other professional services. Neither the Author nor the Publisher shall be liable for damages arising herefrom. The fact that an organization or website is referred to in this work as a citation or a potential source of further information does not mean that the Author or the Publisher endorses the information that the organization or website may provide or recommendation it may make. Further, readers should be aware that internet websites listed in this work may have changed or disappeared between when this work was written and when it is read.

Champion Development Enterprises
info@edwardmunoz.com
877-440-5299
www.EdwardMunoz.com

Ordering Information:

Quantity sales. Special discounts are available on quantity purchases by corporations, associations, and others. For details, contact the publisher at the email address above.

Paperback ISBN: 978-0-692-05036-1

Cover Design: Makhdoom Riaz

Cover Image: Fotolia_161314452_M

Book Editors: Mona Lisa Safai, Alexis Aquino, Aaron Cohen & Laurel Wright

Interior Layout: Naveen Bisht

DEDICATION

This book is dedicated to the most important people in my life-my family. My father-Virgilio R. Muñoz; my mother-Luz Maria Muñoz; my wife-Yaniris Avila Muñoz and my three children- Arlene, Ariann and Edward Elias.

Thank you for your unconditional love.

**Join my Weekly Motivational E-Newsletter and Receive
the Exclusive Interview I did with a Self-Made Billionaire**

Text keyword: freeaudio to 66866

(Write it as one word)

In my weekly e-newsletter, I cover topics such as entrepreneurship, personal growth, wealth creation, and many more. More importantly, you will gain access to a wide variety of strategies to empower and inspire you to design your destiny, based on what you want and what matters most to you.

THE UNDERDOG'S CODE TO RICHES MISSION

—Changing One Million Lives, One
Conversation At A Time—

As part of our commitment to make a difference on the planet, we will donate a percentage of the royalties from each copy of *The Underdog's Code to Riches* to nonprofit charities, including The Dream Project and the Robin Hood Foundation.

This is not including the thousands of copies that will be donated each year to organizations that are in desperate need of inspiration and transformation. Our mission is to get *The Underdog's Code to Riches* in the hands of millions of people so that we can do our part in inspiring this generation and generations to come to spread positivity, love, and hope.

Thank you for your support.



“The fact of being an underdog changes people in ways that we often fail to appreciate. It opens doors and creates opportunities and enlightens and permits things that might otherwise have seemed unthinkable.”

– Malcolm Gladwell

If you are tired, keep going. If you are scared, keep going. If you are hungry, keep going. If you want to taste freedom, keep going.

– Harriet Tubman

CONTENTS

PRAISE FOR THE UNDERDOG’S CODE TO RICHES	i
DEDICATION.....	ix
THE UNDERDOG’S CODE TO RICHES MISSION	xi
MY MESSAGE TO THE READER.....	1
BOOKS WRITTEN BY EDWARD R. MUNOZ	5
<i>Chapter One</i>	
A DAY IN THE LIFE OF A YOUNG MILLIONAIRE.....	7
<i>Chapter Two</i>	
DARNELL’S FIRST LESSON.....	23
<i>Chapter Three</i>	
HOW TO TURN A POOR MINDSET INTO A RICH MINDSET ..	39
<i>Chapter Four</i>	
THE WORST DAY OF MY LIFE AND WHAT I LEARNED FROM IT	75
<i>Chapter Five</i>	
THE COMPLAINER VS. THE CHAMPION.....	97
<i>Chapter Six</i>	
5 WEALTH PRINCIPLES THE WEALTHY LIVE BY	129
<i>Chapter Seven</i>	
ALL IN.....	155
<i>Chapter Eight</i>	
THE TEMPTATION TO BE ORDINARY.....	181
<i>Chapter Nine</i>	
HOW TO MAKE GANGSTA MONEY WITH THE WEALTH BUCKET SYSTEM.....	209
<i>Chapter Ten</i>	
THE POWER OF CHOICE.....	233

THE UNDERDOG'S C.O.D.E. TO RICHES

Chapter Eleven

DISCOVERING YOUR LIFE PURPOSE.....265

Chapter Twelve

UNLOCK YOUR INNER RICHES289

CONCLUSION.....301

MY INVITATION TO YOU.....303

POWERFUL MOTIVATIONAL QUOTES BY YOURS TRULY .305

CITATIONS.....311

ACKNOWLEDGEMENTS.....317

THE BEHIND THE SCENES STORY OF EDWARD R.
MUNOZ'S LIFE321

ABOUT THE AUTHOR333

BOOK EDWARD TO SPEAK.....335

MY MESSAGE TO THE READER

Have you ever been considered an underdog? Do you ever find yourself chasing after the code to riches? If you answered yes to both of these questions then you will benefit tremendously from this book. No matter where you are in your life right now, this book will inspire you to get to the next level. For in the book lies the C.O.D.E. to unlock your full potential, regardless of your past or present circumstances.

One thing people have in common is that we all want a better life. Whether you are at the top of your game or are searching to make meaning of your life and discover your true purpose, this book will inspire you to see past what you already know. It will challenge you in unique ways to break through into your next level of growth and wealth. And that really excites me. I say this because unless challenged or stretched, life will just continue on the same path.

It is my intention that this book serves as an interruption -- A good interruption, if you know what I mean. Physicist and mathematician Isaac Newton once said that “An object in motion tends to remain in motion along a straight line unless acted upon by an outside force”. That is exactly what this book will be for you: an impact that will vault you in a completely new direction.

In this book, Richie and Diego, the two main characters, are teenage sons of a drug-dealing father. After their father is arrested and sentenced to 25 years to life in prison, Diego follows in his father’s footsteps and joins a drug dealing circle in NYC.

Richie, however, is determined to follow his own path, and he must overcome great adversity to achieve his goals. As fate would have it, he is introduced to a highly successful entrepreneur, Mr. Rodriguez. He becomes a mentor for Richie and a journey of transformation begins to discover the code to riches that lies in every person whether rich or poor.

As an author, keynote speaker and life/business success coach, my work is focused on helping people uncover their blind spots and creating new beliefs and possibilities to empower others to move forward with velocity. But instead of sharing my success principles in a “how to book”, I decided to share it through

a powerful story. Although the story is fictitious, it is told in a captivating way that draws you in, chapter by chapter. Warning: many people have said that once you make it to chapter 2, the books is hard to put down.

This particular modern day tale will take you on a journey of self discovery, and each chapter will reveal gems of information that will cause new breakthroughs in how you think and look at life. By the end of the book, you will be left with a new outlook on life, one that will leave you feeling joyful, clear on what next steps to take and most important of all, inspired and empowered to tackle life's challenges with confidence, intentionality and power.

To write this book, I conducted hundreds of hours of interviews with drug dealers, NYC police officers, informants, prison inmates, single mothers living in public housing, public school teachers, millionaire entrepreneurs, successful real estate investors, and countless life/success coaches. Many of the people I interviewed were *underdogs* in their own right and nature or spent their entire lives around other underdogs. People who were committed to greatness.

During these long interviews, they shared their stories of struggle, their current pain, their past mistakes and their many successes. Most important of all, I got to understand each person I interviewed at a deeper level. I was able to relate why they did what they did, how they viewed life and what led to their choices.

Each character in this book was written from the point of view from the people who I interviewed. In reality, it's their story, told through a tale. I decided to make it a tale because the majority of these people never wanted their names mentioned. They wanted to remain anonymous. This is why the book has a sense of realness to it. Be prepared to be inspired, laugh and be moved to tears as you read this story of trials, tribulations, and triumph.

Now for people who feel stuck, depressed or are going through a tough and challenging time, *The Underdog's Code to Riches* can be a godsend. You know you are stuck or depressed if:

1. Being frustrated is the norm.
2. Confusion is your middle name.
3. You are constantly unmotivated.
4. You are constantly tired and depressed.
5. You feel lost in your life or business.

6. You are constantly worried about even the smallest things.
7. You think you will never amount to anything or accumulate riches

If this list describes you, you should know that this book will make an enormous difference in your life. This book will take you on a journey of self discovery and you will become one with the main character. You will relate to his struggles and see how he is coached by his millionaire mentor in the book. You will feel like his mentor, “Mr. Rodriguez”, is giving you the coaching personally. I only say this because this is what other readers have told me they have experienced. This powerful coaching will empower you to go from “Stuck to Unstoppable” in all areas of your life once you discover the code. As a result of this effective style of coaching, you will find yourself making bold decisions and experiencing new breakthroughs way before you finish the book.

Now for achievers and top performers, *The Underdog’s Code to Riches* can be revolutionary and transformative. You know you are an achiever or top performer if:

1. You are empowered.
2. You consider yourself a leader.
3. You achieve almost everything you set your mind to.
4. Advancing and moving forward are your top priorities.
5. You are very driven to succeed.
6. You are an accomplished person who knows how to take action.
7. You relate to yourself as a fearless leader.
8. You know yourself to be a courageous person.

If this list describes you, you know that the best way to stay at the top of your game is by always seeking new ways to increase your personal growth. When you’re at the top of your game, you keep increasing sales, income, leadership skills, fulfillment and happiness. Getting outside of your comfort zone is what will keep you expanding, and this is exactly what this book will do for you.

I know I have made some pretty huge promises, and soon you will see that I was not wrong for a single second. In closing, I want to say that the best is yet to come and I am excited for your next-level breakthroughs. I am excited in sharing *The Underdog’s*

Code to Riches with you. I consider it an honor to share this journey with you. You should know that I did everything on my end to ensure this book makes an everlasting difference in your life. Hopefully it will live up to your expectations. Now let the journey begin!

(Join Our Pvt Facebook Support Group)
www.TheUnderdogCommunity.com

With love and gratitude,
- Edward R. Muñoz

BOOKS WRITTEN BY EDWARD R. MUNOZ

1. The U-Effect
2. Happiness Is a Habit
3. The Underdog's Code to Riches
4. Overcoming the Frustration Barrier
5. How to Create Miraculous Breakthroughs Today
6. Success Through Persistence in Hopeless Situations
7. Como Transformarte En Un Líder Imparable
8. (Spanish Motivational Book)

Chapter One

A DAY IN THE LIFE OF A YOUNG MILLIONAIRE

“You can make a million dollars or you can make one million excuses of why it can’t be done.”

— Edward R. Muñoz – Speaker/Author –
“The Underdog’s Code to Riches”

“The single biggest financial mistake I’ve made was not thinking big enough. I encourage you to go for more than a million. There is no shortage of money on this planet, only a shortage of people thinking big enough.”

— Grant Cardone – Speaker/Author/Serial Entrepreneur –
“Be Obsessed or Be Average”

Life is good. I’m sitting on the balcony of my penthouse condo enjoying the view of the sunset in Punta Cana, Dominican Republic, while sipping on my favorite island drink—Mama Juana. As I gaze into the beautiful skies, I can’t help but get sentimental. I begin to think of Mr. Rodriguez and everything he’s done for me. If it weren’t for him, I would have probably ended up in prison or the Ortiz Funeral Home, just like many of my friends. I certainly would not have accomplished everything I have up to this point in my life.

While enjoying this breathtaking view of the dancing palm trees that swing to the ocean breeze, I struggle to not think about my work back home. Then, I remember I promised my wife, Yani, that while on vacation with the family, I would not talk or even think about business. Of course, there are times that I cannot help myself, with so much activity happening with my business. But you just learn to deal with it. You learn to be present, which is something that is very hard for most folks. One thing I’ve learned is that wherever you are—is exactly where you need to be, otherwise you’d be somewhere else. The goal is to be present

energetically in mind, body and spirit. When you are not fully present, you won't truly enjoy the moment. However, when you are fully present, you are honoring yourself and the time others are choosing to give you. When you are fully present, the joy that you bring is made available to everyone around you. That is why it's so important to be present, especially while away on vacation.

We usually come out here for a week every few months just to unwind. Vacationing here gives me the opportunity to enjoy some quality time with my wife, kids, and occasionally some friends. I usually invite the friends who believed in me when nobody else would. These are friends who I've come to love and respect.

But I digress. Back to Mr. Rodriguez and why he's been on my mind. When I was sixteen years old, I set a goal for myself to have this condo. I can remember the day it all happened. I was working at a grocery store for Mr. Rodriguez during evenings and weekends. One evening, I was mopping the floors. While they were still wet and soapy, I figured I'd sneak into the back and flip through one of my favorite magazines. What harm could it do? I was just killing a little time, that's all. Well, Mr. Rodriguez didn't see it that way when he caught me lazily flipping through my magazine.

"Richie, what are you doing? Put that down and finish what you started." And then, the ever familiar line, "You know, successful people—"

"I know, I know, successful people start what they finish and they finish what they start." I finished his old line for him. "Don't you get tired of saying the same thing over and over?"

"No, I don't. So just put the magazine down and get back to work," His voice was deep and serious.

"Really, though, take a look at this incredible apartment on the beach here." I showed him the impressive double-page spread I'd been looking at. "Wow! I would love to have an apartment on the beach like this one."

Then, he said something that would impact the rest of my life.

"Do you know why most people never achieve the goals they want in life?"

The tone of his voice told me I had better pay attention. "No. Why?"

"There are two main reasons why people fail to achieve their dreams. First, most people are never fully clear on what they

want. It's like they're in limbo. With every passing day, they want something new and different. Secondly, most people are not willing to pay the price to get it. They are not willing to put in the sacrifice—you know, good old blood, sweat, and tears. One thing is for sure; if they do not pay the price now when they are young, they will most certainly regret it when they get older." He paused to make sure I was listening. "So, Richie, the secret is to first figure out what you want in life. Then, you'll be one step ahead of the majority. Once you know that, be willing to pay the price so you can reap the rewards you so dearly desire."¹ That was how Mr. Rodriguez spoke: forcefully, persuasively, and so vividly that it allowed me to visualize all the success he saw in me.

His words hit me like a ton of bricks. On that day, I decided I wanted to be a successful businessman like Mr. Rodriguez. I was willing to pay whatever price necessary to achieve my dreams.

As I sit here now, watching the sunset and thinking about that day, I take a deep breath and exhale with a smile as I realize I have succeeded on so many levels. Anthony Robbins once said, "Success without fulfillment is failure." If this is the case, I know I'm highly successful because I feel so fulfilled. Glancing at my watch, I realize it's time to get ready to go. I still need to call the taxi service that is taking us to the airport. Ten days of bliss have passed and now it's time to get back to the Big Apple. Time to get back to work.

In New York, it was back to business as usual. Every morning I jump out of bed around 5:30 a.m. Being an early riser is important to me—I'm one of those guys who hates to get a late start on my day. I mean, if you start your day anytime after 10:00 a.m., before you know it, it's noon and half your day has gone down the drain. Usually my day starts out with going to the gym around 6:15 a.m. You would probably think the gym is empty at that time. But, you're wrong, it's packed! In my neighborhood, most of the people are businessmen, stockbrokers and high-paid executives. Waking up early and working out at the gym energizes me to start strong everyday.

Today, I was going to do a workout with my good friend, Anthony. We agreed to meet at the gym parking lot at 6:15 a.m.

He was extremely anxious to meet me today. He needed to ask for some advice on a business deal he was working on. It's amazing to me that I've spent the last twenty years asking for advice from my mentors and now, I am a mentor to many.

Anthony and I met each other when we both were PhD graduates. It's not what you're thinking! I am not referring to the degree Ph.D. (Lord knows we don't have one of those). To us, 'PhD' means 'Poor', 'Hungry' and 'Determined'. We were certainly graduate students of that class.

We were two young boys trying to survive in the streets of Brooklyn, New York. And survive it we did. No, let me correct myself, we did more than just survive. We came out on top. Especially considering that everything was against us from succeeding the honest way. We grew up in drug infested neighborhoods where most boys were trying to outrun the fates of death or jail. Their inevitable future was drugs, stabbings, shootings, early pregnancies, prison, or permanent vacations in the local cemetery. We were one of the few to escape.

After our workout, we decided we would go to the local diner for breakfast and discuss the possibility of opening a nightclub in an up-and-coming sector of Brooklyn called Bushwick.

Coincidentally, Bushwick is the same neighborhood where my dad, Papito, once sold drugs over twenty years ago.

Anthony was on time as usual. He approached me like a caged tiger, let loose for the first time. His energy was contagious. Anthony was a true champion—always in a good mood no matter what was happening in his life. Anthony had a light brown complexion. He was tall and handsome. His physique was athletic in nature. His clean-shaven face and almond-shaped eyes glittered when he saw me get out of my car. What proceeded next was his famous love hug.

"So, Richie, Julio told me that you were training to do a marathon. Is that right?" Anthony said as we entered the gym.

"Yes, sir!" I replied.

"Man, you never cease to amaze me, Champ!" He hit me lightly on my shoulder. "You are one of the most committed people I know."

“Thanks, bro. That means a lot to me coming from you.”

As we signed in and headed towards the workout room, a serious expression crossed Anthony’s face. “Hey, why is commitment so difficult for people?”

“Great question! Let’s talk about it while we handle this workout—I’ll start by asking you to answer a couple questions.” We reached the free weights and started setting up.

“Okay, go for it.”

“Make a mental list of all of the areas of your life where you have pretty decent results. Let me know when you’re done.”

After just a few seconds, Anthony said, “Okay, got it.”

“Now, make a list of all of the areas where you are not thrilled with your results.” We started our physical workout, while discussing the mental exercise.

Anthony nodded, “Okay. Got that too.”

“Awesome. Now, here’s what I want you to see from this exercise. The areas where you got the positive results are where you are the most committed right now. But, your unsatisfactory results reveal areas in your life where you are the least committed right now. In these areas, you are more committed to making excuses than taking action. You are more committed to wasting time than doing what needs to be done. You are more committed to mediocrity than success.

“Sean Smith, a motivational coach, says, mediocrity is nothing more than a commitment to a comfortable sense of safety. Whenever we fall into our comfort zone and we’re doing nothing but familiar things, we start to form the mediocre state of mind. I know it sounds yucky, but it’s the truth. Success, on the other hand, is the commitment to uncomfortable growth. It requires you to do things that at first seem super uncomfortable, stretching you faster than the elastic man from the *Fantastic Four*. But the good news is that if you allow yourself to keep stretching and embrace being uncomfortable, this will create the momentum necessary for you to obtain the results you want.”

“Richie, you hit the nail on the head. You are so right, it disgusts me.” He set the weights down and looked at me, shaking his head.

I laughed, then said, “Since we are on the topic, do you know what the definition of commitment is?”

“Yeah, who doesn’t?” He started his lifting again, sounding confident.

“Alright, what is it?” I challenged.

“You know, it’s like doing what you said you were going to do, something like that, right?” Anthony said, the confidence he started with wavering by the end.

“Well, you’re close. The real definition of commitment is this: giving yourself to a new possibility, then following through on your word. Now, here’s the kicker. If you are truly committed, you will do what you say you were going to do, even if you’re not in the mood. The key is to keep your word and take the actions you originally declared without hesitation.”

Definition of Commitment

G.Y. → N.P. → F. T. → WORD

Giving Yourself To A New Possibility Then Following
Through On Your WORD!

Anthony looked stunned. It took him some time to digest, but the more he thought about it, the more he realized it made sense “That is so true,” he finally said.

I nodded and continued, “When people make goals or decisions, they’re usually very enthusiastic at the moment they declare their new commitment. But, as time passes they forget to follow through. Resistance sets in. They run into obstacles and start to get lazy. All of a sudden, three weeks go by and they forget the promise they made.”

“How do you stay committed when the mood has left you?”

“What people say they are going to do and how they live their lives are two different things. If you want to live a life that is consistent with your commitments, you have to learn to honor your commitments over your feelings.”

“That just sounds too easy, Richie.”

“I know it does. But it is as true as the sky is blue. For example,

say you plan on going to the gym four days a week and lose fifteen pounds in that time. On day four, you wake up feeling lazy and you think ‘...ummm...I don’t really feel like going today, I’m just not in the mood’. Now guess what will happen if you keep on saying that? Chances are you will never get out of bed. That’s gonna happen, but if you catch yourself and say, ‘No, I’m not going to honor my feelings, I am going to honor my commitment!’ just imagine how much more you could accomplish in your life by honoring your commitments.”

Anthony took a deep breath. I felt the message was driving home.

“So, if you seriously think about it, you never feel like doing anything. You’re never in the mood. You will always have reasons and excuses not to do something you intended to do. This is a very normal state of behavior for human beings. But, when you start to honor your word again and again regardless of your feelings, reasons, and excuses, you start to build a new muscle, called the ‘Commitment Muscle.’ At first, it’s tough and it may even hurt. But as time passes, commitment becomes a part of you. Does that make sense, Anthony?”

“It sure does! You know, that reminds me of something Scott Hamilton said once, in reference to commitment. Remember him? He won a gold medal in the 1984 Olympics. He said, ‘You have to be willing to commit at a level your competitors won’t’, and, if I might add, that will only happen when it becomes a part of you.”

I was impressed, and my voice showed it, “That’s really good, bro. Here’s another mistake most people make when they set new commitments. They try to fit their commitments into their personal life. And the sad fact is that this simply doesn’t work.”

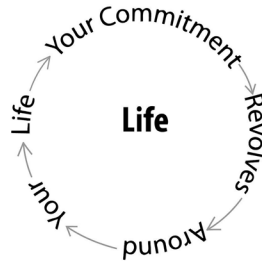
“It doesn’t?” Anthony replied.

“No, it doesn’t work. Your commitments should not revolve around your life; rather your life should revolve around your commitments. This leaves no room for excuses. Are things becoming clearer, Anthony?”

A Committed Mindset



A Non-Committed Mindset



“No, not really. Exactly how does that work?”

I was glad he asked. “Let’s say you want to go back to college to finish your degree, but you use the ‘I do not have time’ excuse to not follow through. Then, one day you are inspired to go back, but don’t know how to make it happen. Days and weeks pass by, and the more you try to fit it into your life, the more impossible it seems to complete your degree. The truth is that you cannot see the solution because you are trying to fit your new commitment into your life. This way of thinking does not work. It is not until you decide to fit your life into your commitment that solutions appear on the surface. In the moment you take this daring leap and make this new commitment a must, then—and only then—will you find ways to make it happen.

“After you make the commitment and take the leap, you’ll probably develop the courage to ask a family member for some support to help out with the children while you go to school, or your wife might decide to work a few extra hours per week so you could work less and study more. All these solutions will lead to more opportunities to achieve your goals. With this new way of thinking, you will find yourself asking people for support, providing new openings for actions that were unseen to the uncommitted eye.”

“Richie, that’s good stuff. I’ll remember your example the next time I don’t feel like doing what I said I was going to do. From

now on, I'll look at the word 'commitment' in an entirely new way. This is one of the reasons why I love spending time with you!"

"I am only as good as the friends I surround myself with," I chuckled.

To download a pdf and infographic of the commitment conversation you just read, check out
www.TheUnderdogCode.com/BookResources

After the workout, we went to a local diner for a quick breakfast so we could catch up on our business projects. Anthony had his usual—an omelet consisting of five egg whites, and green peppers with onions and mushrooms. A small cup of orange juice and two plain slices of wheat toast, without butter on the side. I joined him and ordered the same.

"So, Richie," he began, after the waitress took our orders. "I have this new deal that was just proposed to me last week. But, I was waiting for you to come back from your trip so you could give me your input."

"Okay, shoot. I'm all ears."

"Well, as you know I've wanted to open my own night club for the longest time now. But, I just haven't found the right spot. And, of course, the funds haven't been there to make it happen. Last week, a real estate agent approached me with a pretty good deal. But, I could use some help in structuring the terms and price so they are in my best interest."

"What are they offering you?"

"They have this corner property building for sale that has a commercial space with 3,000 square feet. Additionally, in the back of the lot there is a two-family property with a rental income of \$2,400 per month."

"How much is the asking price?"

"They are asking \$1,150,000. Now, the best part of the deal is that it comes with a liquor license worth \$80,000. That is huge.

If you're lucky it takes about eight months to get a liquor license here in New York."

I nodded. "What kind of business did they have there before?"

"They had a huge seafood restaurant. Don Pepe's Seafood House. What happened to them is a long story, but there are a few people looking at it as we speak. I'm trying my best. No. I am committed to finding a way."

"Okay, now you're speaking my language! So how much money do you have?" I smiled.

"I have \$180,000 and some extra funds I will borrow for the repairs of the business. The realtor gave me the inside scoop. He told me I could probably get it for \$980,000. If that's the case, I will still need \$120,000 to qualify for the loan."

"Now, let me think." I began calculating the numbers and scribbling the different possible scenarios on a napkin.

With a broad Brooklyn smile, I said, "I have a proposal. I'll be willing to loan you the \$120,000 to help you finance the purchase of the property, if you agree to these four conditions."

"I'm listening."

"First, I want a 35% monthly return on my investment, which would be \$3,500 per month. Secondly, I am not your partner in the business. So, I will collect my money whether you do well or poorly that month. I also want you to buy me out in exactly five years. I will expect a payment in the amount of \$120,000. Lastly, I want all of this language to be part of the contract. Why don't you think about it? If you agree, get back to me." I watched him as he worked out the conditions in his head.

"Hey, hold on a second!" Anthony had quickly done the calculations and then said, "Richie, you once told me that people lie, but numbers never do. After punching the numbers, I feel I deserve a better deal considering we are friends. I mean it's okay and doable, but could you do better? That interest rate sounds kinda high."

"Let me share something I first learned about in a book by negotiation expert Chester L. Karrass. He said that in life, you don't get what you deserve; you get what you negotiate. Deserving has nothing to do with it. Truthfully, you are my friend, but this is business. Those terms are non-negotiable, so I stand firm on my proposal."

“Okay, okay. I agree. You sure are tough when it comes to putting deals together.”

“Awesome! After this meeting, I’m going to call my assistant so we can get the ball rolling. Well, enough about business. I’m hungry. Let’s eat!”

After breakfast, I said goodbye, went home for a quick shower and changed into some comfortable clothes. I kissed and hugged my wife, Yani. Then I was ready to drive my two girls to school. I really get a lot of joy and fulfillment from this daily routine. It’s a quick ten-minute ride. Too quick for me. But I use it as my opportunity to have great conversations with them. If you were to ask my energetic nine-year-old daughter what her name was, she would reply with a lot of enthusiasm, ‘My name is Arlene The Champion.’ Then, my little five-year-old would follow by saying ‘My name is Ariann The Champion.’

I feel it is necessary at a young age that they think of themselves as champions. They love it and always share their confidence with their friends at school. Every once in awhile when they misbehave, all I have to say is ‘Now, girls, you aren’t behaving like champions.’ They always reply with, ‘Okay, you’re right, Dad’, and fix their behavior.

After I dropped them off, I rushed to my supermarket on New Lots Avenue to meet with my manager. We were going to discuss the possibility of doing business with a new vendor. The vendor’s company really wanted us to promote their products. Honestly, I also wanted their product line, though they were unaware of this. I’ve learned over the years when it comes to negotiations you should never show your weaknesses.

First, I met with my manager to go over the game plan. I always want my business managers to feel like they have a say in the matter, that their input is greatly appreciated. I learned this from Mr. Rodriguez. He always said that everything is possible through communication. But the opposite is also true. Missing communication leads to conflict. This is why communicating often is key, especially when you run several businesses. I believe being able to communicate powerfully leads to success in building leaders. I always strive to make my communication clear, concise

and to the point. The ability to empower and be empowered by others only happens through effective communication.

I was able to speak to the store manager for about three uninterrupted hours. We spoke about our financial goals, our current monthly expenses and how to implement the marketing budget to reach those goals. Once we were clear, we could make decisions on opening new vendor accounts. I have a rule: unless I have in writing my company's projected financial goals, expenses and marketing budgets from my business managers, I will not make any decisions that are relevant to the company's finances. This is always the starting point.

Then we spoke about the pros and cons of the products in our store. I asked that he request specials from the vendor for the first 30 days and we would buy it on a trial basis so we can measure the result 90 days from now. After three hours I left so he could meet with the vendor. I felt great. It was a productive meeting. I used to meet with these vendors but I know that's not the best use of my time. Now, I have business managers who I empower through communication.

By now, I was hungry again. I walked down the aisle to the deli section, craving my favorite sandwich.

"Good morning, Josh." I greeted the young man in charge of the deli.

"It's not morning sir. It's already the afternoon," Josh replied.

"Oh, yeah. As the saying goes, 'Time truly flies when you're having fun.' Good afternoon, could you give me the regular?"

"Sure thing, boss. Coming right up."

I took my sandwich and walked around the store to see if I saw anything out of place.

Everything looked fabulous and soon I was off to inspect the construction site where I was developing six new duplexes. I spent the rest of the afternoon with my architect and site manager. I had to be firm in my demands. We were running behind on our deadline. A huge part of building properties is keeping within budget and meeting project deadlines. If you spend one dollar more than your budget, then you pay that dollar out of your pocket. If you are not meeting deadlines then that is more money out of your pocket, too. Every day counts on a construction site. Sometimes, I can come across as cheap, but it's only because I learned from Mr. Rodriguez that meeting budgets could make or break a business.

The architect and site manager both tried to convince me we would need three additional weeks to complete the project. I stood firm and told them if they need to work extra hours to meet the deadline, that is what needs to happen, end of question. I was very clear from day one what I expected and explained that if we go over our budget and deadline, it's coming from their pocket, not mine. They gave me a puzzled look as I left the site.

My last stop for the day was to pass by my commercial building on Knickerbocker Ave. and pick up the rent from my tenant, Tyrone. Normally, he would deposit it into my bank account, but he wanted me to stop by this time. He said he wanted to discuss something with me. Tyrone owns a diner called Brooklyn's Best Pancake House. The funny part was Tyrone started there as a dishwasher. Over time, he became a waiter. I saw him work long hours and save most of his earnings. When the owner decided to sell, they worked out a deal and he bought him out.

As I walked in, Tyrone greeted me with a pleasant smile, "Richie, it is always a pleasure to see you."

"Hey, same here Tyrone. Wow! Love what you've done to the place. It looks great. It kind of makes you feel like you're in a '50s diner. Who did the decorating?"

"That was my wife's idea. Come to think of it, she did an admirable job." Tyrone looked around the diner, like he was really seeing it for the first time.

"She sure did. What is it that you wanted to talk to me about?"

Tyrone put his arm around my shoulder and took me to a quiet corner. "Richie, as you know I have the utmost respect for you," he said, his voice beginning to waver.

"Well, thank you." I smiled in appreciation.

"No, really, you always have my admiration. You know, I knew your father back in the day. I know where you came from and what obstacles you had to overcome to make it this far. I mean, you had to deal with your crazy brother and all his drama, your dad going to jail when you were a teenager, and your best friend getting shot by being mixed up with the wrong people. You even went to jail for a short time for being at the wrong place at

the wrong time with the wrong people.” His voice grew louder as he listed off the things I’ve been through.

“I hope you’re going somewhere with this.” I said dryly.

“I most certainly am!” He smiled and cleared his throat. “Considering your success story, I was wondering if you could take my son, Darnell, under your wing. You know, knock some sense into him. Ever since he turned seventeen a few months ago, all he wants to do is hang out with his friends, come home late, and he’s been just outright rebellious lately. I can’t figure out why he’s behaving this way. He doesn’t want to help out here at the restaurant, and when he does, he has a nasty attitude. Last night, I tried to have a heart-to-heart with him, you know, a good old father-son conversation, but we ended up arguing. He’s terribly upset with me and says that I am too strict and am always embarrassing him in front of other people.” As he spoke, he paced around the corner we were in. He came back to a stop in front of me and sighed, exasperated. “I just don’t know what to do.”

“Okay, I got it. Well, consider this, the real reason he is rebellious may not be the reason you think.”

“What?” He furrowed his brow. “What does that mean?”

“If he’s acting this way, there must be an underlying issue. Don’t worry, I’ll give it my best shot. So, where is he now?” Just as Tyrone was going to answer, Darnell walked through the front door.

“Darnell, can you come here for a moment?” Tyrone called. “I want to introduce you to someone.” Darnell was a tall and handsome teenager with an angular face, a black velvet complexion, and a cool, watchful gaze, occasionally undone by an irrepressible wide smile.²

In a rapid-fire New York accent, Darnell nodded his head in acknowledgement of me and said, “Hey, Richie what’s up?”

“You know me?” I couldn’t keep the surprise out of my voice.

“Yeah.” He shrugged. “My dad is always talking about how famous you are.”

“How did you attach my face to my name?” I asked, genuinely curious.

“Just a hunch, I guess. And your car.” He tilted his head in the general direction of where I had parked.

“My car?”

“Yeah. I love to check it out whenever you’re around. It’s one

of my favorites. Well, nice meeting you. Gotta go.” He smiled that wide smile of his, and started to walk away.

“Now, wait a second, young man.”

Darnell stopped and turned back toward me.

“I want to talk to you. Your dad tells me you’ve been acting out lately.”

“Oh, God! Not that again!” He groaned and rolled his eyes. “Look, I really gotta go. I don’t have time for this.” He started to walk away again.

I held up my hands to pacify him, “Just give me five minutes. Do you think you can do that?”

“Fine. Five minutes, not a minute over. Start talking. The clock is ticking,” he said, rolling his eyes again as he leaned against the red-and-black-checked counter.

“I just have one question for you.” I made sure to keep my tone calm and friendly.

“What do you want?”

“If you could have anything you want in your life right now, what would it be?” A commonly asked question, but the answer could tell me a lot.

Young Darnell was puzzled for a moment. Then, all of a sudden, he lit up like a Christmas tree, his eyes wide and his smile bright. “Okay. I’ll tell you. But you have to promise that you are not going to laugh.”

“I promise.” I held my hand up as a swear.

“What I want most in this world is to have a cool car, like yours, and learn how I can become super successful without having to work hard.” He looked at me as he spoke and I could see the conviction in his eyes.

“Okay. I got it. Here’s the deal. I have to go to Boston tomorrow to meet with some people for business. Meet me at my house and I’ll show you my car collection. I can’t wait for you to see my babies, then we’ll drive to Boston in my brand spanking new Porsche 911 Turbo. I’ll show you not only how you can get a car like those, but how you can get as many as you want, whenever you want them.”

“You’ve got a Porsche 911 Turbo? How much did that cost you?” His brown eyes got even wider.

“We can talk about that later,” I grinned at the boy. “Are you coming or not?”

“Yeah, that sounds awesome. What time should I be there?”

I wrote my home address on the back of my business card. “Look, here’s my address. Meet me there, at 6:00 a.m. sharp.”

“6:00 a.m.?” He took the card and looked at it, eyebrows furrowed and a small frown on his face.

“Yes. You heard that right. I want to get a head start on traffic so we can get there in time for my business meeting. I’ll see you then.” I pointed a stern finger at him, “Remember, don’t be late.”

“I won’t.” He was all smiles again.

Despite his assurance, something told me he was going to be late.

Chapter Two

DARNELL'S FIRST LESSON

“Some people come in your life as blessings. Some come in your life as lessons.”

— Mother Teresa

The next day, I woke up at 5:30 a.m. as usual. I got dressed, drank my orange juice and headed out to the garage to warm up my two babies: my Porsche 911 Turbo, and my 1965 Porsche 356 SC. Seeing my 1965 Porsche sit in the corner of my garage reminded me of the day it arrived at my home. I could hardly sleep the night before. I was like a child, waiting for Christmas day to open his gifts under the tree. I bought the Porsche at a car auction in Fresno, California and they shipped it out the following day. The crackling popping noise she makes as I rev her up always makes me grin from ear to ear. She sounds just as good today as she did the day I first brought her home. I especially loved this model because Porsche attached a smooth, quiet, and comfortable package to a powerful engine with agile steering. The 356 had a wind-cheating body with a compact interior layout. It's bad to the bone—simply badass!

People like me who own these cars get so much out of just turning the engines on. It may be because we remember the sacrifices we made earlier in our lives that allow us to afford these luxuries now. Either way, I always enjoy revving her up or taking her out for a spin whenever I get a chance.

Today, my main goal was to impress Darnell, not with my cars, but impress upon him that if he is open and willing to be coached, he, too, can have all the cars he wants in his life. The truth is, I was not going to focus my entire conversation on how he could get all the cars he wants in his life. That was just a starting point. At the age of seventeen, those are some of the fantasies a teenager dreams about. The real focus of today was to help him become aware that he is the source of his results. I want him to get that if he wants things to change, the change must come from within him first. When you truly get that you are the source of

your own transformation, then you can have access to real power. Tapping into this power makes anything possible. This personal transformation leaves you empowered to accomplish and operate at your best. That is what I want him to see for himself.

When I came out of the garage, I saw Darnell walking up my driveway with a look of disbelief and awe. "Hey, Richie, is this your house? Wow! Dude! I did not know you lived like this."

"What do you mean by that?" I asked, grinning at the amazed expression on his face.

"You are filthy rich! I've never seen so many mansions in my life, only on TV. So, how many rooms are there in your house?" Darnell asked, holding up his fingers, like he was going to start counting on them.

"So many I lost count. Look, don't worry about that. Why are you so late?" I looked sternly at him after glancing at my watch.

"Late? Only by ten minutes!"

"Okay," I said as I took a deep, silent breath because I did not want him to know that I do not put up with lateness very well.

Darnell turned his attention back to my garage. "Look at your car collection... Oh my GOD! I think I've died and gone to heaven! Today is, unquestionably, the best day of my life!" Darnell paused in his admiration of my cars and turned toward me, "Hey, how did you get so rich?"

"Darnell, the short answer to your question is that rich people think very differently than poor people. But we'll get more into detail on how to develop a rich mindset when we get on the road. Fair enough?"

"Yeah, sounds good! I must admit, I'm very excited about our trip," Darnell replied with a dimpled smile.

At that point, I just let him soak it all in. I could tell Darnell was very impressed with my lifestyle, so I left him there for a quick moment while I went inside to get my briefcase. I purposely let him enjoy the moment because I knew that pretty soon I was going to start pounding on him for being late.

"Alright, are you ready to go?" I asked.

"Yep, let's go." He grinned at me, excited at the prospect of a ride in such a fancy car.

I revved up the engine of my black-on-black Porsche 911 Turbo one last time. Then, I rolled my baby out of the garage and headed towards interstate 95 north. Once on the highway, I looked

over to Darnell. By now, he was quiet and just sitting back and enjoying the whole experience. I knew I was about to ruin it for him though. "Why were you late?"

"C'mon Richie, what's the big deal? I was only 10 minutes late. Don't you think you're blowing this out of proportion? C'mon, don't destroy this beautiful moment," Darnell replied with his arms across his chest.

"My young champion, just relax for a moment, take a deep breath and answer the following question. Are you ready?"

"Okay. Let's see where this is going." His arms uncrossed a little bit as he tried to relax.

"Trust me, something amazing is going to come out of it."

"Okay," he whispered.

"So, here goes: What do you think is one of the most important qualities all powerful people possess?"

"I don't know," he said.

"Well, just think for a moment. There is no right or wrong answer," I encouraged.

"I'm still thinking."

"While you're thinking, I want you to know that most people are lazy when it comes to thinking. Don't analyze too much. They say too much analysis leads to paralysis. Just say the first thing that comes to your mind when I asked the question."

"Well, my first thought was focus. All powerful and successful people need to be extremely focused to achieve what they really want to accomplish. Focus is a very important quality." He sat up a bit straighter as he spoke.

"I certainly agree with you on that. What else?"

"The next thought that popped into my mind was a positive attitude. Without a positive attitude you won't get very far in life."

"You're right. The late motivational speaker Zig Ziglar once said that your attitude will always determine your altitude. All of those are good answers. Now, for those qualities to work, there is one that is the most important of all. It is like the foundation of the house. Without a solid foundation, the house will not stand a chance, especially when the storms and hurricanes arrive."

"Okay. So, what is it?" Darnell asked impatiently.

"I'm glad you asked. The single most important quality to have is *integrity*."

"Integrity." Darnell's tone was skeptical.

“Yes. You heard me right. I know, this probably sounds like a church sermon.” Darnell already looked uninterested in anything more I had to say at this point. He rolled his eyes and looked out the window.

“Darnell, why did you decide to accompany me to Boston?” I glanced at him out of the corner of my eye, waiting for his answer.

He shrugged, still staring outside. “You are really successful and have everything I want, so I thought I could learn a thing or two from you.”

“So, let me see if I understand you. You see me as a coach, right?”

He turned his head to look at me for a moment. “I guess you could say that.”

“You guess?” I prodded him for a real answer.

“Okay,” He rolled his eyes again as he faced me, sounding exasperated, “Yes, I see you as a coach.”

“What is a coach then?”

“A coach is, like, someone who inspires you and brings out your best. Right?”

“Yes, that’s pretty good but I would add that a coach makes you do what you don’t want to do, then holds you accountable for what you said you were going to do. Now, are you still up for my coaching?”

“Yes, I am,” Darnell replied with a nervous but serious smile.

“Okay, so here’s my coaching. Darnell, I need you to pay close attention and put everything you know aside so you can listen in a new way. Listen to me as if you are eager to learn what I am about to say. This will help you really get the message so you can own it and apply it.”

“Apply it to what?”

“To whatever it is you’ll need to do so you can accomplish all your dreams.” As I said this, Darnell took a deep breath.

“Alright. You got my full attention, sir.”

“Great, but there’s no need to call me ‘sir’. Richie will suffice.”

“Yes, sir– I mean, Richie.”

I could tell Darnell was nervous, but I had him exactly where I wanted him. I had his full attention and it was time to have a conversation about the importance of integrity and the difference it could make in his life.

“Darnell, what comes to mind when you hear the word integrity?”

“Well, um, I think it’s... nah, I know it, I just can’t explain it.” He crossed his arms again.

“Okay. Good try. Here’s my definition: The inner compass that guides the heart to justice is called Integrity. Without it, we would all be lost. When it is missing, nothing works.”

“That sounds confusing; I still don’t get it,” Darnell admitted.

“Okay, thank you for being honest. Let me break it down in plain English. The definition of integrity is two things. First, it is saying what you are going to do, and second, doing what you said. When you follow this simple formula, life simply works, and when you don’t, nothing works.”

“That makes a little more sense, but can you give me an example?”

“Sure. Let’s pretend you have an eight-year-old daughter named Lyanka and one cold winter day she asked you if you could take her to Disney World in the summer. Let’s say you said, ‘Yes, sweetheart, I’ll take you, this summer, to Disney World.’ Summer comes around and for whatever reason you don’t take her. How do you think she will feel? Upset, right?”

Darnell just shrugged his shoulders and said, “Yeah, sure.”

“Now, you are going to have to confront her and say, ‘I’m sorry, sweetheart, things are kind of rough for daddy now, but I promise you I will take you next summer.’ Let’s assume that next summer comes around and for whatever reason you do not take her again. Then another summer passes by, and you still don’t keep your promise. Chances are, she will grow up and always see you as a person with no integrity. It is no wonder why many children do not respect their parents today.”

“Okay. So, what should a parent do in that particular case?”

“The right thing to do is say, ‘Look, sweetie I cannot promise you right now that we can go, but as soon as I know we can go, I will let you know.’ If you do tell her that you are taking her in the summer, you’d better keep your word so she will always see you as a person of integrity. If you have to cancel at the last minute, just have an honest conversation about what happened, then create a new promise. That, Darnell, is having integrity; it is called being your *word*! It is just as simple as clearing things up when you need to, then creating a new promise.”

“Okay. I kinda see where you are coming from,” Darnell said sheepishly.

“Did you know planes fly in and out of integrity all the time?”

“Now that’s a first,” Darnell replied skeptically.

“Let’s say a plane takes off from New York to Los Angeles. The plane is actually 90% off course during the whole flight. Put another way, the plane is 90% out of integrity during the flight. First, the plane is on course, then it is off course, then it is on course, then it is off course. The winds and weather do their job very well and the plane has to constantly keep renewing its ‘integrity’ to get back on the right course. If it does not do so, the plane could end up landing in some other state, in a totally different destination.

“What I want you to get is this; many times we will have the best intentions to do something with integrity. Unfortunately, much like the winds to the plane, obstacles have a way of catching you off guard. As strange as it may sound, life is designed to interrupt your ambitions, goals and dreams. Much like the plane, we are constantly thrown off course as well. There are times when we are being our word, then we are not, then we are being our word, then we are not. It is the constant back and forth that can be frustrating. Just know that this is normal in the beginning, while you’re developing your new integrity muscle. So, here’s the basic rule I abide by. When you’re on—you’re on, and when you’re not—you’re not. When you’re in integrity then, hooray! When you’re not, just restore your integrity, like the plane, so you can arrive at the destination you so desire.”

“If it’s that simple why do so many people hesitate clearing up or confessing when they know deep down inside they messed up?” Darnell asked.

“Hey, now you’re thinking! Keep asking those questions whenever they pop up. That’s the only way to get it down. The main reason why most people avoid having these conversations is because deep down inside, they know open-hearted conversations about this topic will force them to make a new commitment in the end. This is one thing most people do not want to do. However, these conversations are the only way to restore their integrity.

“Resistance also has a lot to do with it. We are naturally resistant and, as human beings, this becomes our default in most situations. It’s how we are wired. As a matter of fact, something

tells me you're resisting what I'm telling you right now. Am I right?"

"You know what—you're right! Ha! I can't even lie about it."

"Don't worry, it has nothing to do with you. It's just second nature, Darnell. When you can distinguish your limitations, it frees you to be in touch with the real you—your inner champion. I once heard that what you resist, persists, but when you just let it be, it sets your inner champion free. You see, your inner champion is not afraid to confront, clear up and have empowering integrity conversations."

"Wow, I got it! That makes me feel a lot better actually, like, I don't have to feel bad for not having integrity all the time." He sat up straighter and looked at me, a smile on his face.

"That's right. And, taking action to maintain or restore integrity when the opportunity lends itself will make a huge difference in your life. It's the greatest hidden secret that all champions know. Does that make sense, Darnell?"

"It sure does, Richie, it sure does!"

"If it's one thing I learned from Mr. Rodriguez—"

"Who is Mr. Rodriguez?" Darnell interrupted.

"He was the first and only person I ever worked for in my life. I started working for him when I was a teenager at the local grocery. He became my mentor—more like the father I never had. Mr. Rodriguez taught me that powerful people only exist as their word.

"Their word becomes the floor on which they stand. For example, Barack Obama said he was going to become President of the United States, and he did. When you are your word, this reflects in how you are listened to in the world and your communities. All of a sudden, people don't listen to you as they did before, when you were not a person of your word; they only listen to you as who you are today in regard to your word. It's as if you created a new listening for yourself." I paused and glanced over at Darnell, to see how well he was taking this in. "Darnell, have you ever heard of the 'integrity thermometer'?"

"The 'integrity thermometer'? What's that?"

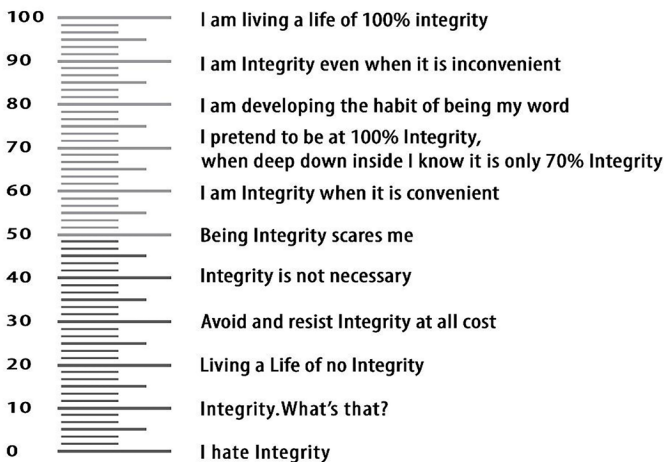
"It is a thermometer that measures your level of integrity at any moment in your life. For example, if your integrity is very low, you will find yourself at the bottom of the thermometer. Just like any thermometer, the bottom is always the coldest. In this case, it

reflects a very poor quality of life. As the temperature increases on the integrity thermometer, so do your results and quality of life.”

“Now that is interesting. What are the levels?” Darnell inquired.

“I’m glad you asked.”

INTEGRITY THERMOMETER



To download this infographic with full color, check out:
www.TheUnderdogCode.com/BookResources

Level 10% – Integrity, What’s That?

Level 10% belongs to two groups of people. Those in the first group do not understand the definition of integrity, nor are they interested in learning what it means. It’s no wonder why they live in constant turmoil. The second group knows what it means, but are in constant denial about integrity. They go about their lives,

just pretending they don't know what it means. They think not knowing will make their lives easier, but if they only knew that the opposite is true. As I said before, what you resist, persist. It's only when you let it be, that it will set you free. For people in this group, I always recommend to just be aware of the impact that not having integrity has had on your life. This is definitely a good place to start.

Level 20% – I am Living a Life of No Integrity

These are the people who acknowledge the impact of integrity, but struggle to keep their word. They are frequently late, and typically don't call to communicate they will be late. They are likely to not return you the money they borrowed on time. They are constantly getting tickets and summons. They rarely work out payment plans with their creditors. They don't usually last long at their jobs. They almost never get promotions where they work. They are never in long-lasting relationships. Their health is always at stake because of poor eating habits. Their lives are unstable and they feel stuck as a result of it. For these people, doing more of the same will not bring a different result in their life. Albert Einstein once said, "You cannot solve problems by using the same kind of thinking you used when you created them." If what you know got you where you are today, and you would like to end up somewhere different tomorrow, change the way you think! It's time to start thinking about living in integrity so that you can create a complete turnaround in your life. It's time to start practicing being your word.

Level 30% – I Avoid and Resist Integrity At All Costs

This group of people know the definition of integrity. However, they avoid and resist integrity at all costs because it is just too uncomfortable. To them, integrity means going outside of their comfort zone and into the unfamiliar. Once in the unfamiliar, they know they will have to be vulnerable and held accountable for their actions. This is a frightening concept for many people—something many do not want to do. While resisting may seem more comfortable, it also leaves you living an unbalanced and frustrated life. Remember, it takes more courage to surrender than

to put up a wall. I challenge you to surrender your limiting beliefs about integrity so you can start living a life of total abundance and prosperity.

Level 40% – Integrity is Not Necessary

This group knows what integrity means and certainly want to be their word. Unfortunately, they are at a constant battle within. Sometimes, we think our worst enemies lives across town or maybe even down the street. In reality, they live inside you.

They hang out in your head and appear as your negative voice. One side of you wants to honor your word, while the other side feels it is a total waste of time. Your ‘complainer’, as I often refer to him, starts to justify all the reasons why you should not honor your word. These reasons may sound justifiable, but they should not stop you from being your word. I often remind this group that there is an enormous difference between doing things right and doing the right thing. Furthermore, I highly suggest developing the muscle of honoring your word, even when you think it is not necessary. Doing so begins to create the balance and success you so much desire.

Level 50% – Having Integrity Scares Me

This group of people want to honor their word, but the thought of doing it terrifies them. They are the drama queens and kings of their own Halloween parties. They think that when they honor their word they will get hurt in the process. They actually link pain to integrity. In their minds, honoring their word will be more painful than not. This way of thinking has them stuck in the world of ‘no integrity’.

To free them of this misleading concept, I often remind them of the need to associate massive pain with the actions they avoid taking now. When they see the pain they will receive in the future, due to lack of action in the present, it will serve as a wake-up call.

Now, at first this may sound a bit off the cuff, but trust me, this a powerful concept. The key here is to understand that taking no action will actually be more painful than taking action. Let me repeat that once more:

The key here is to understand that taking no action will actually be more painful than taking action.

Most people focus on the pain they will get on the road to achieving a goal, instead of putting all that energy, work and discipline into seeing their goals achieved and thus avoiding the most frustrating pain of all: the pain of not finishing anything. For this group, I recommend thinking of the pain you will receive if you don't do what you need to do. Focusing on avoiding that negative energy will inspire you to radiate positive energy in finally moving forward. Inside of this positive space, you'll find yourself taking on new actions. It'll literally take you from 'stuck' to 'unstoppable.'

Level 60% – I Have Integrity When it is Convenient

Here is a group that is beginning the process of honoring their word, but only when convenient. They fool themselves into thinking they are living at 100% integrity. After all, 100% is the ultimate goal. The good news is, they are their word. The bad news is, they can only keep small commitments. When they experience a huge breakdown or are confronted with a tough decision, they revert back to old patterns of no integrity.

They justify their behavior by saying, 'well, at least I did my best.' What they fail to realize is that the only thing holding them back from living a life of 100% integrity are the stories they keep telling themselves of why they cannot be their word. My encouragement to this group is simply this: if you are already halfway on this journey to live a life of extraordinary peace, power, and fulfillment, do not let the stories you tell yourself of why you cannot do it hold you back. Doing the very thing you fear will give you power to experience new levels of joy and fulfillment.

Level 70% – I Pretend to Be At 100% Integrity, When Deep Down Inside I know it is Only 70% Integrity

This group is known as the pretenders. In front of their friends, family members, and colleagues they appear to be living at 100% integrity. They do such a convincing job that they sometimes even fool themselves into believing they are playing full out with

the game of 100% integrity. They tend to be excited with all the results integrity is bringing into their lives, and the momentum can be deceiving at times. Then, there is that one day they did not keep their word with a small commitment and justification kicks in by saying, "It's Okay, 5 minutes late is no big deal, or I'll go to the gym tomorrow." Now their integrity is lost again. This back and forth is what I call the "I think I am in 100% integrity syndrome."

"Richie, can you explain what you mean exactly?" Darnell interrupted with a confused look.

"For example, if you set a room thermometer at 70 degrees Fahrenheit, the air conditioning will keep the room at 70 degrees and every time the room temperature drops below 70 degrees, the air conditioner will automatically kick in. This is exactly what the pretenders tend to do. They start out at 100 degrees on the integrity thermometer but then, the inevitable happens.

"It looks something like this: they will keep their word in certain areas of their life but lose it quickly in the weaker areas. They start to justify in order to make themselves feel good about not keeping their word, then they further justify by saying 'well, at least I kept it in this area'. Thinking this way becomes a death trap to living a life of 100% integrity. This specific action brings the integrity degrees on the thermometer down to 90, 85, 80, 75 then finally 70 degrees. It's not until they start to experience breakdowns that they realize that what was missing the whole time was their word.

"But the good news is that this group usually catches themselves early in the game. At the 70-degree mark on the integrity thermometer, their internal system kicks in, then they restore their word and that brings them back up 100 degrees. This back and forth prevents them from living an extraordinary life. My recommendation for this group of champions is to honor your word, especially when you don't feel like it. Whenever you catch yourself justifying, just repeat out loud 'No, I will do it, and I will do it now.' Justification is the enemy of integrity. Learn to honor your word, above your opinions and justifications."

Level 80%– I am Developing the Habit of Keeping My Word

This group is on their way to living an extraordinary life of peace, power and fulfillment. They are aware of the impact of their word on their lives, and others as well. This group tends to have a

higher quality of life compared to the previous levels. Their only challenge is that sometimes they feel down when they do not keep their word. They constantly beat themselves up for not honoring their commitments. They put too much weight on integrity and can come across as too serious. They are still developing this new muscle and when they overwork it, growth stops. To the contrary, they end up hurting this new muscle. This form of pain becomes unbearable, so much so that they feel like quitting the Integrity Gym all together. My encouragement to this group is simply this: remember that a beautifully sculpted muscle is not built in one day. It is created over time, with consistency, persistence and above all, patience. Be patient along your journey to live a life of 100% integrity and do not beat yourself up whenever you do not keep your word. Allow some space for errors and do not attack yourself when you are out of integrity. Just be in communication about the reason for not keeping your word, and then create a new promise either to yourself or the person you were out of integrity with. It's that simple. If anything, feel proud because you are definitely very high on the integrity thermometer.

Level 90% – I Have Integrity Even When it is Inconvenient

You'll find the leaders of society in this group. Please remember a leader is not a person who has a specific position or role in a company. Examples could be a doctor, principal, a reverend, or even a CEO of a large corporation. Those are just examples of positions. When I refer to leaders, I am referring to people who have followers. A leader is a person who has people following their cause out of passionate desire. Leaders at this level of the integrity thermometer honor their word, even if it may represent losing a good business deal. They might have to fire their best friend at work because this person is not holding up their side of their job responsibilities. It may mean sharing an infidelity with a friend or a spouse. At this level of integrity, they may have to do things that are uncomfortable, but they also know that not doing what they know they should do would be worse. At this stage of the game, they have certainly developed what I call 'integrity maturity'. That simply means doing what you have to do even if you're scared. Even though this group is almost at the top of the integrity thermometer, the only thing that holds them back

from being at 100% is that they tend to postpone the Big Fat Confrontations of Life. You know, the big messes that life throws at us on a pretty silver platter. Now I'm not saying this group does not confront these areas. They do! They just take longer than they should. I would like to remind this group that too much analysis leads to paralysis. Do not make the mistake of going into your head to analyze and process. I want you to consider that over-analyzing is simply a form of resistance. You may ask, 'okay, what am I resisting?' You are resisting a certain pain. You are either avoiding a feeling of pain or causing pain. Whenever you do that, you are not creating a space for miracles to happen. What you should do is just speak from the heart. Have a heart-to-heart conversation with whoever you need to clear up. Be as sincere as you can be, but do it. We have all heard that the truth shall set you free, but in order to be set free, you must actually follow through with it. Do not wait any longer. Do it today. Do it *right now*.

Level 100% – I am Living a Life of 100% Integrity

At the highest level of integrity, nothing is hidden and everything is transparent. It's as if you have integrity on auto-pilot. It is just who they are. For example, parents do not have to be reminded that they are parents. They are who they are. A singer does not have to be reminded he or she is a singer. They are just who they are. These are the people who return all their phone calls, are always on time, and have developed the muscle of integrity in just about every area of their life. They have already reaped great rewards out of keeping their word and they also know how dramatic life can be when they are out of integrity. They have mastered the art of taking care of all the small integrity issues so they never become big issues. People at this level tend to get quick promotions, be in better shape, have less stress, have better health, make more money, and have less drama in their lives. They usually live in better neighborhoods, have more friends, save more money, and have longer lasting relationships. The best part is they are well aware they got these results by living at 100% integrity. They also know that if, at any time they stop being their word, it will be like going back to the past, where everything was frustrating and chaotic. It's almost like sentencing themselves to prison. But, truth be told, they are not perfect. They still make

mistakes, and occasionally break their word. The only difference is that they keep restoring it every time they break it, again and again. Now that is real power!

“So there you have it, Darnell. I just gave you the whole shebang. Before I get your feedback on everything we just discussed, I also want to let you know that some people will be on level 8 on the integrity thermometer when it comes to their wealth, and level 2 in their health. Others will be at level 7 in their career but level 2 when it comes to parenting their kids. In other words, they got a good grasp and are on top of things with their job responsibilities but are struggling with parenthood. It’s not that they’re bad parents, they just need to up their level of integrity in that area. Trust me, once they increase their integrity in the area where they are low, then in a very short time they will see drastic improvements.”

“So, when I say the word integrity now, what comes to your mind?”

“I guess, I’m looking at all areas of my life where I am out of integrity,” Darnell responded.

“Good! That is impressive that you see that. This is very normal.”

“It is?” Darnell asked.

“Yes, it is, because this conversation becomes a mirror for you to see your ‘non-integrity’ ways. It makes you realize the impact you have on others and yourself when you are not being your word, and also what you could have if you choose to be a person of 100% integrity.”

“Damn diggity dog, that is some deep shit! Excuse me, sir. I’m just really excited. I tend to curse when I’m excited. I have to stop doing that. No, I am committed to not doing that ever again. What I mean to say is, now I understand this integrity concept.”

“No problem, buddy. So, what do you understand?”

“I can actually see the impact of keeping your word and how keeping and honoring your word really simplifies your life. It is like a gateway for amazing, lightning-quick results.”

“Yes, that is certainly true. Please, keep going.” I nodded in encouragement.

“Well, Richie, if you keep your word with your daughter, then you will always have a great relationship with her. If you keep your word with colleagues at work, your friends, your significant other, and everyone you surround yourself with, it just allows for things to work smoother and almost effortlessly. If you keep your word at work, I can clearly see how you can get promoted quicker. And again, like you said, if you cannot keep your promise, just have a conversation, clear it up, then make a new promise. Yep, I really got it.”

“You sure do, Darnell. The best part is now that you got it, you own it forever.”

“That’s really cool! I’m enjoying this talk, Richie. It’s cool to see how much you know and how much you have accomplished already in life. Were you always this energetic and successful?”

“Do you mean to tell me that you don’t know my story and where I came from?”

“No, I don’t.”

“Since we still have a lot of road to cover and some time to spare, let me share it with you.”

Darnell settled back in his seat and turned towards me, eager to hear my story.