

The
Art of
Wealth

BARRIERS TO ENTRY

By Baron A. Deschauer



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WWW.FRIESENPRESS.COM

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FIRST EDITION — 2016

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ISBN

978-1-4602-8148-2 (HARDCOVER)

978-1-4602-8149-9 (PAPERBACK)

978-1-4602-8150-5 (EBOOK)

1. BUSINESS & ECONOMICS

DISTRIBUTED TO THE TRADE BY THE INGRAM BOOK COMPANY

Dedicated To Shoshi, Maria and Lucky

ALSO BY THE SAME AUTHOR

Revelation to Baron A. Deschauer

Faust

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Chapter One

THE BANK STATEMENT

As a young man, I worked hard to earn my money. I would paint houses, cut grass, and do odd jobs wherever I could find work. I earned what I thought was a good income—ranging from \$150 to \$500 for a day's work.

My neighbour was the same age as me, yet I never saw him working the way I did. From the way that he spent money, he must have been making money from something. One day, his bank statement arrived at my house by accident. I know I shouldn't have looked but curiosity got the better of me. I just about fell over when I opened the statement—he was receiving the equivalent of \$500 per day EVERY DAY, and he did nothing for it.

To this day, I don't know how I had the guts to do what I did next. I should have burned or thrown out the statement. Instead, I walked with the statement to my neighbour and apologised. I then did something that changed my life forever: I asked him how he did it. What was his secret?

What he told me next is what I will share with you here...

As the door opened, I got a good look at him. He didn't look much different than me. Just cleaner. Not that I was dirty or anything. It just looked as though he never got dirty, so that he never needed to get cleaned up. He had the air of someone who lacked the day-to-day worries that harden the shoulders of the rest of us. His hair was stylishly messy, and his teeth were perfect. His name was Theo.

I explained the mix-up and apologised with a red face as I handed him the opened bank statement. Theo took it all in, not really expressing too much. I then asked him my question, and he paused.

“You really are asking the wrong person. I'm as confused as you are. You should talk to my dad. Maybe he can help.”

This was a good start. At least I wasn't summarily dismissed or, worse, mocked for my question. Theo could see that I was sincere. He saw how hard I worked. I think that these factors helped with my credibility—later I would realise just how much.

His father wasn't home, so I pressed my luck and tried to firm up a time and place I could meet Theo's father to see what I could learn. I had a basic education. I had tried to go to university, but it wasn't for me. This was different. I could actually learn from the horse's mouth. I wanted to learn the secret behind this magical income that Theo enjoyed. What struck me was that they didn't look immensely rich. Hell, they were my neighbours—just regular people.

I left and agreed to return in three days' time when his father would be back home. Theo had already called him, and his father had agreed to set aside some time for me.

I had learned a valuable lesson: If you don't ask, you don't get. Combined with sincerity and honesty, this is the only way that others can know that you are looking for something. While not everyone is as amenable as Theo was, I have since found that people are generally prepared to give you at least one chance.

The day finally arrived. I had brought a small something for Theo's father out of respect for his time and consideration towards me. The door opened, and a firm handshake and a warm voice welcomed me inside the house. After the inevitable pleasantries and proffered beverages, we sat down in the kitchen.

I was a black coffee drinker. Theo drank water, and his father had some coffee with hot milk that he had made a bit of an effort to prepare. When the three of us were comfortably seated at the table, he began: "My mother always said, 'Only a fool learns from his own mistakes.'"

It took me a while to understand that this statement meant: "Learn from others' mistakes; life is too short to learn solely from your own."

"She would tell me stories about people who had influenced her. Each story was supposed to teach me a slightly nuanced lesson. My mother would always say that 'the fundamentals of making money were easy; it was the application of these fundamentals that was tricky'. Others might have said it another way: 'The devil is in the detail.'"

Theo's father looked at his son and me before continuing. It soon became obvious that he was telling these stories for his own son's benefit and not just out of an obligation

to me. It was likely that they had been telling and retelling these stories for many years—to the point where the stories and their lessons were woven into the fabric of Theo's thinking process.

He went on: "To truly be capable of improving one's lot in life, one must first understand and believe that we are all fundamentally the same. We are all capable of good and bad and of fulfilling the various roles as set out in our respective societies.

"Some of us are naturally talented and can do certain things more easily than others—whether physically or mentally or socially. This does not overly impede our abilities to achieve our objectives in life.

"The greatest impediment to us achieving our goals is the combination of lack of self-awareness along with the multitude of barriers to entry that society imposes upon itself.

"Self-awareness is the one thing that each individual can pursue and achieve. The result: the ability to see. With sight, we can recognise and overcome each barrier to entry."

At this point, I wasn't sure if I was in the right place. I had come to ask about the secrets of wealth and making money, and all I was getting was some mumbo jumbo about self-awareness and sight. I bit my tongue and continued to listen.

"An essential element to success in the art of wealth is the ability to 'see' the world through the eyes of the

winners. These victors—whether you call them oppressors, the establishment, or the other side—understand what must be done to overcome barriers in life.

“So much of our perspective is shaped by the interests that provide this perspective. This is done through the tapping into of our primal emotions and behaviours: desire, fear (lack thereof), security, happiness (activity without the stress of responsibility), paternalism (where ‘others’ will take care of us or our money or our well-being or our health), love, hate, ambition, and revenge.

“Being positive and presenting a positive approach is a very effective touchstone in our lives. Presenting with a positive edge triggers happiness and security. Presenting via the negative triggers fear, hate, envy, and revenge.

“To view your surroundings while *understanding* the mechanisms employed (i.e. someone trying to persuade you to buy x, y, z or to encourage you to join x, y, z) does not make you negative or cynical. It makes you a participant. Before that, you were like a child, being fed and told what was required of you.

“Your objective is to see the world and your environment as it is.”

“Remember that the world is full of beauty and marvels. You can still enjoy your emotional responses—just be aware of the forces employed. You may want to employ similar mechanisms in your pursuits in due course.”

At this point, I could hold it no longer.

“Excuse me, Mr. Black. All of this sounds great,” I said. “But everything you said is very esoteric. I am just a simple guy. I work hard. I like to think that I am honest. I need something to really understand how things work. How is it possible for me to earn enough money so that I can put my money to work for me, and I can look forward to a future that is easier than my present?”

Theo’s father smiled. His earlier diatribe was likely more for his son. He turned to me:

“I understand your frustration. It all seems like magic. Everyone talks about being positive and somehow money is going to flow into your purse. It’s not like that, nor do I want you to think that this is what I am saying. I am trying to lay the groundwork for my future lessons and to allow you the ability to see the world so that you will be able to learn on your own. Everything is there for us; we just need to see it first.

“Once you have sight, you need to learn the language. There is a language of money, wealth, success, improvement, and art, just as there is a language of particular professions. It can be dismissed as jargon or code, but it all is part of the keys to unlocking your objective. This language is as much about talking as it is about body language or our presentation of ourselves through our clothes, decorum, and confidence.

“Our greatest barrier to entry to our own improvement or personal advancement is ourselves.”

Theo’s father continued. I could hear the words, but his last sentence rang in my ears. “*Our greatest barrier to*

entry to our own improvement is ourselves.” My mind was moving at 1,000 mph. I was looking intently at Mr. Black, being as polite as possible and trying to absorb everything he was saying. I decided to digest all of this later, and I tuned back in...

“...Realise this and act accordingly. So long as hope prevails over fear, all things are possible. The greatest form of personal wealth is the wellspring of hope. It is the glint that creates; the grit that can't be crushed; the inspiration to pull a person and a nation out of the temporary fear or depression currently being faced. Hope builds. Fear destroys.”

At this point, Theo joined in, turning to me. “Look, I have grown up listening to this stuff. It is second nature to me. My dad is just trying to give you the most fundamental truths—sometimes it is hard to take it all in or it may seem irrelevant at present. Believe me, the more I learn and experience life, the more I understand and appreciate these broad statements.”

Theo turned to his father. “Dad, maybe you can skip all of the lecture material and jump straight into the stories?”

This caught my attention. Stories?

“OK, son. Let me think for a minute. OK. Firstly, before I start, let me give you some background. You have asked me to explain the art of wealth. To do this, I need to lecture a little more. Then I'll tell you about some people that my mother told me about and their stories from their perspective. I don't want you to think that I learned all of this myself.

"My mother taught me; she was really the engine of wealth creation in the family. It was she who knew the true art of wealth creation. I just try to hold it all together and not to lose it. My son is the greatest beneficiary of her and my work, but I am desperate for him to understand the art of wealth as much as you would like to learn it. Without this knowledge, wealth cannot be gained, retained, or enjoyed. Without this understanding, money will come and go in quick succession. With this understanding, money and capital will accumulate and pool around you awaiting your will."

I enjoyed such intense conversation, but I was getting lost. Theo's father could see this and changed tact. He decided to let some of his mother's stories do the talking instead.