

# THE ANSWER



Grow Any Business,  
Achieve Financial Freedom, and  
Live an Extraordinary Life

John Assaraf & Murray Smith

**“Brilliant!”**  
—Stephen R. Covey

**Praise for John Assaraf and Murray Smith's  
revolutionary book,**

*The Answer*

“A brilliant formula for growing any business and living an extraordinary life—entrepreneurial wisdom embodied in a proactive, balanced approach to living. A must read!”

—Stephen R. Covey, author of  
*The 7 Habits of Highly Effective People*

“Inspiring. . . . Motivates you to go after the grandest version of the greatest life and business you ever envisioned for yourself with the knowledge that it is absolutely possible. *The Answer* gives you the tools to change your life. This is one of the most exciting books I have ever read.”

—Suzanne Somers

“*The Answer* is a book that could transform your life.”

—Larry King, Emmy Award–winning host of  
CNN's *Larry King Live*

“This book is a masterpiece! I couldn't stop reading it. It is by far the best book I have ever read on how to use the Law of Attraction and the latest breakthroughs in neuroscience to quantum leap the growth of any business. It is now required reading for all my staff and students.”

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and cocreator of the #1 *New York Times* bestselling  
Chicken Soup for the Soul® series

“If you really want to attract and make things happen faster in your business and life, read *The Answer* now! John Assaraf and Murray Smith will put you on the road to riches as fast as anyone I know. Read it and give a copy to your best friend.”

—Bob Proctor, contributor to *The Secret* and  
author of *You Were Born Rich*

“*The Answer* brings the most advanced scientific research about the power of the mind and universe into cutting-edge business-growth strategies. This book will revolutionize personal and business growth.”

—Jane Willhite, founder and CEO, PSI Seminars

“Step-by-step instructions, interaction, and learning abound here. You will have a clear road to your own success by the time you are finished and many ‘Aha!’ moments. Prepare to be astonished and build your new life!”

—Nan Shastry, CEO, Brainy Betty, Inc.

“John and Murray have packaged a lifetime of highly result-certain expertise into this content-rich book. . . . If your business isn’t living up to your vision, this is the one book and philosophy of predictable, unstoppable growth that you need to read!”

—Jay Abraham, author of *Getting Everything  
You Can Out of All You’ve Got*

“A modern-day classic. A fascinating, breakthrough approach to business-booming based on hard science and real-world tests. I love it!”

—Joe Vitale, author of *The Attractor Factor*

“*The Answer* is a pragmatic and easy-to-use formula for building a solid entrepreneurial business. Read it, and most important, take action upon it!”

—James Arthur Ray, author of *Harmonic Wealth*®

“John Assaraf and Murray Smith have written a masterpiece on business strategy while connecting the heart and soul in the process. It is a must read for every business person and student alike. Great job!”

—Jim White, Ph.D., author of *What’s My Purpose?*

“Enlightening! I have been reading business books, marketing books, and spiritual books for many years. This is the best book and easiest book that gives you a step-by-step process to make millions in your business.”

—Steven E., author of the bestselling *Wake Up . . . Live the Life You Love* series

“A must read for any CEO serious about amassing a fortune.”

—Chet Holmes, national bestselling author of  
*The Ultimate Sales Machine*

“There are great books on the unlimited power of our minds to cocreate the circumstances of our dreams. There are even more books on business development and the management of those dreams. What makes *The Answer* so remarkable is that finally both dimensions have been wonderfully explained and integrated into what is destined to be the ‘how to’ book of the century. Read and win!”

—Ian Percy, author of *The Profitable Power of Purpose*

“*The Answer* is absolutely a must read for anyone interested in a new and much higher level of prosperity. John and Murray have helped me more than triple my business income, and they can do the same for you. I highly recommend it.”

—Dharma Singh Khalsa, M.D., America’s #1  
Brain Longevity Specialist

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ACHIEVE FINANCIAL FREEDOM,

AND LIVE AN EXTRAORDINARY LIFE

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**JOHN ASSARAF and MURRAY SMITH**

**ATRIA** PAPERBACK

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*To the Reader*

*You have dreams, big dreams.  
Like most people, you also have questions.  
And like most, you may have doubts.*

*We encourage you to set aside your doubts,  
find answers to your questions,  
and throw yourself headlong into the fulfillment  
of your dreams.*

*We dedicate this book to you.*

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# Introduction

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## THE QUESTION

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Close your eyes for a moment and think about the greatest rewards you can imagine as you step into absolutely extraordinary levels of success. Whether it's an amazing lifestyle, the home of your dreams, financial freedom, charitable giving, or philanthropic work—whatever that dream looks like to you, picture yourself basking in it. Thank the pilot of your personal jet for waiting a few extra minutes while your family joins you on an exotic vacation; run your hands over the exquisite cabinetry in your vast, sunlit new kitchen; savor the feeling of knowing you'll always have enough money to pay the bills, no matter their size; graciously accept the gratitude of the international relief agency to which you have just contributed a gift of historic proportions.

Ahhh, that's the dream. Then there's the reality. Eyes back open now: What does your day-to-day life *really* look like? If what you see is worry, stress, or uncertainty, or if it simply isn't everything you want it to be, then this book is for you.

Maybe you're a small business owner who started a few years ago with big goals and bigger dreams, but now things seem to have stalled. Are you working harder and harder, but not really seeing results? If so, you're not the only one: In North America alone, there are more than twenty-five million small-business owners just like you, most of them facing a predicament just like yours.

Or perhaps you are an executive, department head, or manager for a company, corporation, or nonprofit looking for ways to grow your business unit out of a slump, to set yourself apart from the internal competition, or to take your own income to the next level. Perhaps you're that business's CEO or CFO, looking to make a major impact on the company's future.

Or you might be one of the 73 percent of Americans who want to start their own business but hesitate to take the plunge. You've heard that 95 percent of new businesses close their doors within five years, and you don't want to become another statistic. You're worried that you don't have what it takes, that the competition's too stiff and the risks too high, that you'll run out of money, that you'll find yourself in over your head.

Still, you don't want to let go of that dream of finally watching your business take off. Of being your own boss. Of changing lives for the better while generating big profits—doing well by doing good. Of being on the cover of *Fortune* magazine. Of having the corporate jet or limousine waiting to take you to your next client meeting. Of creating a foundation that will use your wealth to address the major problems in the world long after you're no longer with us.

There's the dream and then there's the reality—and for millions of people, the two just don't look like they'll ever match up. But they should, and they can. That's why we wrote *The Answer*.

Through the 2006 movie and book *The Secret*, millions of people were introduced to the concept of the Law of Attraction, the idea that by focusing our thoughts, we can actually attract those things we want most from life, turning even our wildest dreams into realities. One of the authors of this book, John Assaraf, was fortunate enough to be a teacher in *The Secret*. Since its release, many people have asked us, "How do I apply that idea, practically and specifically, to creating success in my work and business life?"

Having worked with thousands of businesspeople over the last few decades, we know the hopes and fears, aspirations, and anguish that lie behind those words. To us, the millions of business failures, bankruptcies, unemployed and underemployed across the land each year

are not one-dimensional statistics, they are human stories with faces, names, and voices. We hear the question *behind* the question:

*How can I access unlimited abundance?*

*The Answer* does not come from experts with advanced degrees (neither of us has one of those) or an entrepreneurial upbringing (neither of us has one of those, either). We never went to college. We didn't come from money, and we didn't have successful business-owner parents to show us the ropes. In fact, growing up we both seemed pretty clearly destined to fail.

An immigrant from the Middle East living in a poor neighborhood in Canada, John Assaraf spent most of his teen years running with a group of kids who kept getting into trouble. In high school, he managed to find a path out of that directionless life to a promising career as a professional athlete—but that promise was soon cut short in a freak car accident that ended his prospects for pro basketball forever.

Murray Smith was labeled as learning disabled at a young age, pulled away from his classmates, and placed in a special school, on a voc-tech track headed for a life of factory work. His first job out of school had him cleaning sewers a hundred feet belowground.

Yet for some reason, we both found our way to success. How? Through trial and error, buoyed by sheer determination, we each happened to learn the fundamental laws that regulate the creation of business success, and we honed them into an approach that has worked again and again. For the past three decades, we have each been busy applying *The Answer* to building businesses, successful businesses, from scratch—eighteen of them, between the two of us. Yet all around us, we saw people failing. One thing we've learned is that success tastes that much sweeter when you have people to share it with. We wanted to share our experiences and the secrets to success we'd learned along the way with others—as many others as possible.

As best friends for all these years, we've built several of those successful businesses together. In 2005, we decided to come out of retirement and devote the rest of our lives to helping aspiring businesses around the world.

*The Answer* comes from a wide range of sources. In the course of this book, you'll learn about all sorts of things, from simple ways to redirect the power of your brain and how the universal laws of life can be used to succeed in business, to crafting a slam-dunk marketing message based on your company's unique value, to forming your own mastermind group and thinking like a multimillionaire. You'll learn the three critical questions that are responsible for driving growth in your business revenues, what your ideal customer looks like, and which are the crucial business activities, out of hundreds of possibilities, that you absolutely cannot afford to ignore.

All the answers that make up *The Answer* have come from hundreds of interviews with scientists and salespeople, business leaders and multimillionaires; they have emerged from our experiences working with thousands of clients and our in-the-trenches encounters with the ups and downs, trials and errors, failures and successes of the world of business, all of which provide critical elements of *The Answer*.

There is a principle in physics known as Heisenberg's uncertainty principle, which teaches us that when you change the way you look at something, *the thing you look at changes in response*. This is just as true of your life and your business as it is true of subatomic particles. *The Answer* is going to show you how to look at your business differently, whether you work within an organization or own your own business, so that your business will change in the way you've always dreamed it would. And as your business changes, so will your life.

*The Answer* is about taking ownership of your life and your business. It is about understanding how the principles of cause and effect operate in business, and how to design and execute your actions so that you are *the cause*, and not simply *the effect*. We'll show you how to build your dream business *from the inside*, by creating a picture within yourself of utter clarity and certainty. Then, we'll show you how to build that business by following battle-tested strategies for growing your business's revenues as large as you want.

Regardless of whether you are a solo entrepreneur or a business owner; a professional in private practice or an executive or manager running a department at a Fortune 500 corporation; someone about to start a business; or someone who wants to become irreplaceable in

the business you're in: If you want to create financial freedom and live an extraordinary life, we wrote this book for you. We wrote it to inspire you with the confidence you need, the information you need, and the specific, step-by-step actions you need to take in order to build your dream business.

We'll share both our stories with you as we go, showing you how we came to the insights that contributed to *The Answer*, along with stories of other successful businesspeople we know who have applied these same ideas to create their own dream businesses.

*The Answer* has one purpose: to help you answer The Question—and not just answer it, but answer it with such clear, strong, and unshakable certainty that your life will never be the same. That your dream business will be not just possible, not just probable, but *unstoppable*.

*How can I access unlimited abundance?*

You'll find The Answer in these pages.

## INSIDE THE BOX: JOHN'S STORY

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One Tuesday morning in May 2000, my son Keenan and I opened a cardboard box that had been sealed for five years, and what we found inside changed my life forever.

I had no idea this was going to happen; in fact, I didn't know exactly what we were going to see when we opened that box. It had been five years, after all, and in those years we'd moved around quite a bit and seen a lot of change.

I began my career in business twenty years earlier, going to work as a real estate agent fresh out of high school. My dreams of professional basketball were long gone, and I had no idea what to do with my life. Real estate was the only thing I could think of that would keep me from working at a grocery store, and so, on June 20, 1980, this nineteen-year-old kid took his real estate exam and became a licensed Realtor. Within a few months, seminars and workshops on goal-setting were teaching me about some odd-sounding personal growth techniques they called *visualization* and *affirmations*.

I had been aware of the value of such practices, long before they had formal names. In my teens, I wanted more than anything to become a successful basketball star. In fact, I wanted to succeed in that career so badly that I constantly imagined myself winning championship games, sinking that winning shot as the clock ran out, running that movie in my head before I ever stepped onto the court. I literally went to sleep at

night with a basketball next to me under the covers. And until I was injured, I was an impact player.

Now, however, winning on the court was no longer the issue. Now it was all about winning in business.

I started observing what the top achievers in my office were doing, watching them like a hawk, listening to them talk on the phone, even sitting in on meetings with them, just to hear exactly what they said and how they said it. I started reading voraciously, absorbing everything I could get my hands on that might give me clues as to how to become successful in my new career. I listened to audiotapes and attended live programs—and one of these was taught by a man whom I came to know as a friend, mentor, and business partner. His name is Bob Proctor.

In the early sixties, Bob had moved from his native Toronto to Chicago to work with a man named Earl Nightingale, who had launched the personal development industry a decade earlier. Nightingale's famous audio recording *The Strangest Secret* was the first recording in history outside of popular music to sell a million copies. Earl Nightingale, in turn, had learned his philosophy from Napoleon Hill, the author of what is probably the most well-known book in all of success literature, *Think and Grow Rich*.

From Napoleon Hill to Earl Nightingale to Bob Proctor, one theme ran through all their teachings: *The secret to our success lies in controlling our thoughts*. The only limitations on our accomplishments, these teachers were telling me, are those we place upon ourselves by our own self-limiting thoughts. What they said made complete sense to me; I didn't know how or why it worked, but to me the truth of it seemed self-evident.

Soon I was taking this business of writing down my goals very seriously. (In fact, I still have a copy of my carefully written-out goals from the summer of 1982.) I started writing affirmations and vivid word pictures of the kind of success I wanted to have, feeding my unconscious mind with new images of my goals, playing out new movies in my mind, movies of my triumphs as a serial entrepreneur.

That year, my first year in real estate, I earned about \$30,000. Not bad for age twenty, I thought. My second year, my earnings totaled



\$150,000. This goal setting, visualizing, affirmation repeating thing was working!

After that second year, I decided to take some time off to take stock and expand my horizons. I gathered my earnings and set off to travel around the world. My trip ended up lasting more than a year, as I circled the globe learning about other cultures and worldviews and expanding my sense of what was possible. In late 1984, I returned to Toronto and went back to work at my real estate office . . . but it was clear I wouldn't last there long. I was hungry to know more, to do more, and to *be* more.

A few years later, in late 1986, Walter Schneider and Frank Polzler, the two guys who owned the rights to the giant Realtor RE/MAX for eastern Canada, approached me with the news that the RE/MAX subfranchising rights for the state of Indiana had become available. (Today, Walter and Frank are the most successful subfranchisors in the world.) They knew I was itching to grow, and they had decided to offer me a partnership if I would move to Indiana to build the business there.

"John," they said, "would you like to move to Indiana?"

I said, "Absolutely! How soon do I leave?" and then added, "Where's that, again?" I hadn't even heard the "Indiana" part. I'd just heard "Would you like to move?" and I knew they were offering me an opportunity I couldn't possibly turn down.

My first week in Indiana, a reporter from the *Indianapolis Business Journal* came to ask about our plans. "In five years," I told him, "we'll be the biggest real estate company in Indiana—in fact, we will sell a billion dollars in real estate."

He scribbled all this down and then offhandedly asked, "So, have you talked with—" and he rattled off the names of the major owners of the largest real estate company in the area.

"Um, why?" I hedged.

He grinned. "I guess you probably already know this, but their firm has been here for about eighty years, and they control seventy percent of the real estate market in these parts."

I had no idea. I'd never even heard of the guys he was talking about. I knew nothing about Indiana real estate—and in fact, I knew nothing

about how to run my own business, let alone how to build it to generate such massive sales. Let alone how to do it in the face of dominant, well-entrenched competition.

The reporter laughed. It was pretty clear that I'd stuck my foot so far down my mouth I might never get it out. Sure enough, a few days later, there was my picture in the paper, along with a story on me with the headline, "A Billion in Sales Within Five Years." I was the laughing-stock of the town.

That is, until five years later—when my company generated \$1.2 billion in sales for the year.

This visualization and affirmations thing was *really* working. It was still a mystery to me exactly why or how it worked, but who cared—it worked!

In 1995, I started making what my mentors had called *vision boards*, cutting out pictures that represented the goals and dreams I aspired to achieve and pasting them onto bulletin boards; the idea was to create everyday reminders of my life's direction. I didn't yet grasp the full power of this exercise, but that would soon change.

By that time, I had run that RE/MAX region for a decade, growing it to over seventy-five offices and one thousand salespeople. I had also grown restless again; it was time to search for new and larger opportunities. I hired and trained a replacement, packed up my possessions and put them in storage, left Indiana, and moved back to Canada.

Over the next few years my family and I moved around, while I looked for the next big opportunity. I invested in a few companies and consulted for a few more, while we kept moving and looking. In late 1998, a friend named Len McCurdy invited me to come down to San Francisco to look at something his son Kevin and Kevin's friend Howard had developed.

"This program is amazing," Len told me. "It lets you do a virtual tour of a car or hotel property on the Internet, without any downloads or plug-ins. You've got to see it."

I admired Len and knew that working with him would provide me with an amazing opportunity to learn and grow. His last company had been worth a fortune before Len sold it to IBM. I flew to San Francisco and it didn't take much imagination to appreciate that this online application Kevin and Howard had developed would have

fantastic applications in real estate, car sales, hotel room advertising, all sorts of areas. Len invited me to join him as senior vice president of sales and marketing for the new company, a position I accepted without hesitation. And then he said something that took me by surprise:

“Hey, why don’t we take this thing public? And why not do it by this fall?”

He wanted to do an IPO—in *nine months*. Even in those heady dot-com-boom days, that was a pretty outrageous goal. But Len knew a lot about how to achieve extraordinary goals; he had read the same books and studied with some of the same people I had, and he knew that we are constrained only by the limitations we place upon our own thoughts.

I took a deep breath, and said, “Sure, let’s do it!” We moved from Vancouver to Los Angeles, and I spent the next year or so flying back and forth between L.A. and San Francisco. My colleagues and I launched our new company in the beginning of 1999; nine months later we placed a successful IPO on NASDAQ, followed by a merger of equals with another company that left our new venture with a market valuation of \$2.5 billion.

This whirlwind adventure had three results. It offered me the most vivid proof of the power of our thoughts that I had ever seen. It left me with the financial wherewithal to retire. And it found me once again wanting to move on and search for new horizons. It wasn’t at all clear what those horizons would be, but there was absolutely no doubt as to where I wanted to live while I chased them: San Diego.

Living in San Diego had been a dream of mine for nearly twenty years. Way back in 1982, while traveling around the world, I had stopped over in San Diego and told myself, “Someday, when I can afford to live wherever I want, I’m going to live here.”

Now, in the beginning of 2000, my family and I rented a house on the bluffs of San Diego and started house hunting. By April we had closed on an amazing property and I sent for our stuff, which had been languishing in storage back in Indiana for years.

A few weeks later, all my furniture arrived, along with dozens of cartons.

Which is how it happened that I was sitting in the study of my new

home, early one beautiful Tuesday morning in May, surrounded by still-sealed boxes, catching up on my email. My six-year-old son, Keenan, sat on a carton near the door of the room, swinging his legs and banging them against the box. I said, “Honey, I’m trying to get something done here, do you mind not banging your legs like that? It’s kind of distracting.”

“What’s in the box, Dad?” he said, as he continued banging his legs.

I peered at the Magic Marker scrawl on the box. “Those are my vision boards, from Indiana, remember Indiana?” Keenan had been a toddler when I had packed those boxes away.

“What’s a vision board?”

I explained, as simply as I could, that this was something I made out of pictures of things I wanted to acquire or achieve in my business or in my life.

“Why do you do that?”

I was tempted to say “Just because,” so we could close the conversation and I could get back to my email, but one glance at Keenan, who was obviously having a great time just hanging out in this exciting new home, made me change my mind.

As a kid, I’d promised myself that when I was old enough (and, hopefully, mature enough) to have kids of my own, I would never say “Just because.” So I slit open the packing tape, opened the carton, and pulled out the first vision board. There was a picture of that Mercedes I’d wanted back then, which had since been purchased, driven, enjoyed, and sold. There was an image of a nice wristwatch, and next to it, a pair of alligator shoes. I gazed at the pictures for a moment, reminiscing, and then pulled out the second board—and we were staring at a picture of a huge, stunning, gorgeous house.

My first thought was, “Hey, how did *this* get in here?” Somehow, a real estate brochure must have fallen into the box when we were getting ready to move. . . . But no, how was that possible? The box had been sealed for years! I stared at the house in the picture. This was no brochure. The picture was glued to the board; it was *part* of the board.

And I started to cry.

There, on my vision board, was a picture I'd clipped five years earlier from an old copy of *Dream Homes* magazine. It was a unique house on six acres, with 188 windows, 320 orange trees, 2 lemon trees, and a slew of other special features. There was no mistaking it. It was a picture of the house that the two of us were sitting in at that very moment. Not *like* it. It was *this house*.

When I'd cut it out of that magazine, I hadn't even known where it was located or how much it cost. It was just a picture in a magazine.

My mind raced. What were the odds of my ending up buying that actual house? How would you even begin to calculate those odds?

And all at once, I knew what I was going to do with my life.

If you have seen the movie *The Secret*, you have heard me describe this scene. What we did not have the chance to describe in *The Secret* is what happened next. This event was a pivot point in my life, an epiphany that has driven everything in my life since then, and it had everything to do with the genesis of the book you hold in your hands. For twenty years I'd been engaged in the careful, consistent practice of affirmations, vivid goal setting, visualization, and meditation, and I had seen plenty of proof that it all worked. But I had never really known *why* it worked, nor, in truth, had I ever really cared. Now I *had to know*.

In 2000, I had just "retired," and had no business on the table at the moment, no immediate prospects for one, nor any pressing need to start one. I was in the incredibly fortunate position that we expect every reader of this book aspires to be in: a position of complete financial freedom. I didn't have to work.

So this became my work. That burning need to know how my house got inside that cardboard box became my full-time occupation.

I began by making a list of the top scientists in every field that seemed related to this quest, and then set out to read everything they had written. Soon I was flying around the country to hear them speak, and even calling them on the phone to talk with them. Over the following months and years, I communicated with some of the best and brightest minds in quantum physics, neuroscience, philosophy, and a host of related fields. What they told me blew my mind. It explained how I'd

built one successful company after another—and it explained how we had ended up living in the dream home that lived inside that cardboard box.

In the next few chapters, we want to take you inside that box, too, and share with you some of the amazing things these scientists have shown us.