

A Message from the Master Instructor:

Five Necessary Ingredients to Survive a Turbulent Economy:

1. **Protect yourself and your family, friends and peers from the propagandized influence of the media and the “Mediocre Majority”.**

Either filter out the baloney or just turn it off. You are being sold on a recession and a coming depression. Don't believe the hype. During the depression unemployment was at 25%! Now unemployment is around 6%. Politicians are busy running around trying to prop up corporations that loaned money to people for homes they couldn't afford to pay back and were massively overvalued.

Whose fault is it? Everybody who participated in it. The Democrats forced lenders into loaning money to just about anyone with ideas of homeownership especially those with low or below median income. Everyone should have the opportunity to own a home. The real problem is the debt + interest = the wage slave socio-economic model we live in. That is what no one wants to talk about.

Then Fannie Mae, Freddie Mac and others packaged and sold those mortgages as securities with little or no hope of collecting the money. No one tried to regulate or even raise a red flag about those “securities”. That is the Republicans fault. After all, isn't that our conservative party? They were too busy feeding at the trough of greed like all the rest.

Then the general public started obtaining money so easily that they used their homes like ATM machines. The average homeowner committed themselves to adjustable rate mortgages that they couldn't afford and bet on home prices continuing to escalate when they were already at a premium.

Take no pity on the failing financial institutions, their stockholders, or CEO's getting thrown out on their butts. Would they have mercy on you if you could not pay your mortgage payments because "times are tough"? In your lifetime, how much debt has the bank, any bank, forgiven for you? Please call me and tell me if your answer is a number other than zero. I would like to know.

So, where is the "Silver Lining"? There is real value in the assets that the government is getting in return for the bailout and there will likely be a profit at the end of the rainbow. The USG may spend \$700 billion dollars and make back \$900 billion by the time it is all said and done 15 years from now. That is about the same as the inflation rate if you are good at math. So really, the fact that in the long run the Taxpayer may come out even is good. So the government probably won't make any money on this, after all, it is the government handling it. Others, like Warren Buffet types etc... with deep pockets will make huge profits for stepping in. It is business as usual for them.

How does this affect you? Know what you are up against. Do your best to know your own balance sheet and how to use debt and credit wisely and productively. If you do not know how to do this, ask the Chief. The banks do not have your best interests at heart. Live modestly and avoid greed by tithing back your time energy and cash into your community.

Other than that, you are mostly battling fear and perception. Do not buy into the negativity that you should be failing like "everyone else". Turn off the TV and train. **KEEP GROWING**. Also, take note: Inherent in the debt creates money to be paid back with interest socio-economic model is failure! The problems of inflation cannot be solved by creating more inflation. The axiom is and always has been "Be prepared for the worst and hope for the best". An old Arabic proverb is "Trust in Allah, AND tie your camel". We have put

together a Course that is required for all UMA Members to attend called "Refuse To Be A Victim". The cost for members is \$0. This includes all training materials. If you are not enrolled in this course yet, check with the Head Instructor at your Academy to sign up for the available date that is most convenient for you. We already have had two full seminars training 65 people in two classes. Your UMA Masters Council is working very hard to provide you with the options necessary for "tying your camel".

2. **Make everyone around you feel smart for knowing you.**

Be honest, upfront and positive with everybody around you. Over-deliver on all promises and agreements that you make regardless of how insignificant they may seem. This is leadership. If you ever wish to thrive and not just survive, this is the axiom for abundance. Do not participate in the negative opinions of others even if they misjudge your intentions. If they are adults, they will ask you about it. If not they will become victims of their own negativity and continue to struggle in their worlds until they grow up and learn how to communicate and confront without creating conflict (the solution is always in the compromise...).

3. **Do not negotiate your bottom lines.**

Instead add to who you are by expanding your perspectives and growing your mind, heart, spirit and body. Stay productive. Think of it as a hunter would. If the herd of Buffalo moved South would you stay in the North and lament the loss by starving. No way! Money is still out there and it is still moving around. Do not be afraid to try new things. Do not take risks, **MANAGE RISK**. As long as you depend on the almighty dollar there is risk. Educate yourself about why these "turbulent times" are happening and what you can do to stabilize. Remember: There is no such thing as Security. There is only Self-Mastery and knowing how to live well regardless of any external factors.

4. **Stay busy being productive.**

If you are not enjoying your current situation, do the work necessary to change it! Go to the library, take a class, increase your training regimen, whatever the direction that you are heading in life, it will require some energy and effort to get there. Do not wait to acquire those skills you need to change. Commit to a schedule and get it done. It takes more stress and energy to be a failure than a success. Get your plan together and go for it. The race is not always to the swift, but to those who keep running. As long as you are waking up in the morning you still have work to do and things to learn.

Be thankful for your failures and your successes for both success and failure will come and go, at the end of the day you have to live with you. You can live with you being resentful, begrudged, and spiteful, wallowing in self pity and deciding that because things did not quite work you are a failure or learn and move on to the next challenge. Knocked down 8 times, get up nine. Do not allow any external factors to affect your Self-Respect, Self-Worth, or Self Appreciation. Don't you love you! Say it loud, " I LOVE ME!". Be this Grateful expression of self with humility. How? Know that you are not perfect. Accept your mistakes, and love your-Self anyway. This means that you will have to work to change your world. You are worth it. Welcome to the jungle.

5. **Stay tethered to a higher purpose.**

Have a bigger picture of who you are and know that some days you will be better than others. Don't take yourself or life too seriously. No matter how bad you think things are there is someone out there that wishes they were you. Everything that is happening right now will change and pass from one form to another. Do your best to learn the lessons that evolve your soul as they come so that you can move on to bigger more important ones. Good News Bad News: The lessons never stop. You can laugh about it or cry about it. The best thing is to practice positive generation by not whining or complaining. Stay light and playful in all things and do not fall in with the Whining Mediocre Majority.

For those of you that are involved in building a better, brighter future for our community and our world, *Thank You*. You inspire me. I have never been in the Academy and not been inspired by the students to continue to do what we do. Participating in and helping each family here achieve excellence in all things is what we strive to accomplish. Yeah, we make mistakes, success can be messy business. We Care and are very passionate about our purpose here. It is real and you are part of it. You are the cutting edge of human evolution. So we will be here training and growing continuing to hone and refine that edge. Let everyone else's world fall apart. We have a higher calling that will move humanity to a higher level regardless of what the economy or anything else is doing. NOW THAT IS KUNG FU.

*We are not human beings having a spiritual experience.
We are spiritual beings having a human experience.*

-Pierre Teilhard de Chardin