

BigBrain Radio Show  
4/22/06  
James Cunningham

D: Hey good morning. It's Saturday morning. Welcome to the Big Brain Radio Show. I'm Dr. David Stussy and you can call me Dr. D.

Z: And I'm Dr. Zena Xanders and you can call me Dr. Z.

D: And we are...

B: The Big Brain Radio Show!

D: Saturday morning again. Are you ready to rock and roll there Dr. Z?

Z: I'm ready to rock and roll.

D: Lift your chin up there a little bit more. (laughter)

Z: (laughter) Hey, I'm rockin'.

D: We're on a roll with money and talking about finances. People love it; we get a lot of feedback. So we're going to talk about one of my favorite books... it dates me a little bit... called "The Seven Laws of Money."

Z: We had to blow the dust off this one, but it's really good. Who's it by?

D: It's by a guy named Michael Phillips.

Z: Michael Phillips

D: Let me tell you the story. Some people may be old enough to remember a thing called the Whole Earth Catalog. And the Whole Earth Catalog was published to make resources available to everybody that worked. You know, stuff that works. It was actually... from Buckminster Fuller talking about planet ship earth and all that.

Z: People love that. People that know about that Whole Earth Catalog, loved it.

D: They loved it. Well it made a ton of money. But this was really... they really had some high ethics with it. So when they went to finish it, they took all the money they had made and then Michael Phillips' job was to give the money away.

Z: And this book was written in 1974. And was this book written as a product of selling the Whole Earth Catalog and his experience?

D: No, of giving of the money away.

Z: That he got from selling the Whole Earth Catalog.

D: Yeah, what he found out about money. And in running the money for things... He was actually quite... he invented MasterCard.

Z: Wow.

D: Yeah, he's not like some casual guy. This isn't some hippy...

Z: That's a cool thing to invent. I should thank him. He owns like half my life! (laughter)

D: He invented it for Bank of Amer... Bank of California. Okay?

Z: Very good.

D: So he's quite the guy. So I mean it's not like he's some average Joe and he just has these laws. Whenever I get in a relationship that involves business, I usually give someone a copy of that. So I thought this was a way to give James a copy.

Z: It's almost kind of a counter-intuitive book. It's things about money you wouldn't, in a common sense way, think about.

D: So before we have our break here, I just want to say that we have James Cunningham on the line.

Z: Everybody loves James, the financial genius.

D: So when we get back, we're going to do a little bit of that.

Z: You're listening to the Big Brain Radio Show. This is AM950 Air America Minnesota. Hold onto your seats!

D: Hang on.

(music)

(music)

D: Hey welcome back to the Big Brain Radio Show. We can tell you things nobody knows, but we know.

Z: Okay, what's this artist? Who is this?

D: This is Lindsay Lohan.

Z: Lindsay Lohan. Oh, my daughter loves her.

D: Yeah.

Z: She's pretty out there these days.

D: I like her, yeah.

Z: All right. So what do you got cooking here? And we want to welcome James onto the program. Good morning James!

JC: Good morning.

Z: How are things in sunny Phoenix?

JC: It is very sunny. The weather never changes here. It is always beautiful enough to get a suntan.

Z: Gorgeous every day.

D: So you're all brown? Is that it?

JC: I'm trying to get brown.

D: You hide in the inside! (laughter)

Z: James is work.

D: You know I think James was in Hawaii and he told me that it rained all the time.

Z: (laughter) Oh no, did it James?

JC: Yeah, somehow the laws of the universe coordinated just a weak storm while we were in Hawaii.

Z: Oh, that's too bad. I'm sorry to hear that.

JC: But actually it was wonderful, so...

Z: Really?

JC: We still got a sunburn even though it rained every day. So it still worked out.

D: That's paradise! Hawaii.

JC: That's right.

Z: You can still roast pigs and do luaus and stuff.

D: Well...

Z: Anyway, okay, what do you got there Dr. D?

D: I asked James to come on the show because he can give us a little background... Remember we talked about extended health care? We want to hear a little bit about that, but I thought at first we'd go over these seven laws of money, because I always use them and I've never shown them

to James so he's just kinda getting hit with these, but I know he's going to have comments for us. Okay? What do you think, James?

JC:            Sounds good.

D:            Did you hear my introduction about how it was developed and everything? I think you heard that, right?

JC:            Yes I did.

D:            Okay. Here's the first law of money. This is one that ... people say well I've heard that. Money will come when you're doing the right thing. Okay? This is quote from Ralph... to add to this, this is a quote from Emerson. "Money which represents the pros of life and which is hardly spoken in the living rooms without apology, is in its effects and laws as beautiful as roses." What do you think?

JC:            Sounds...

D:            What about money when you're doing the right thing.

Z:            It's kind of like do what you love and the money will follow.

D:            Yeah.

Z:            Everybody's kind of heard that I think.

D:            Anybody got any instance where they can think about that?

JC:            Well you know in my observation in talking to people about money from all walks of life...

D:            I knew you had, right.

JC:            ... One of the things that I have noticed is some of the most successful people when it comes to money have a hard time distinguishing work and play.

D:            (laughter) I don't know any of those guys!

JC: (laughter) Well, it would be tough to go to work everyday and hate what you're doing but love the money, because they just somehow don't match.

D: They don't fit, you're right. I always say I'm on my vacation and my vocation at the same time.

Z: Well you can never make enough money to like a job that you don't... to make it worthwhile a job you don't like.

D: Very good.

JC: That's right.

D: Yeah, and so... and people who have switched and have actually followed their heart are amazed that the money shows up. Maybe it isn't as much, but they do better; they save better; they have better management skills with the money because it all feels more synchronis.

JC: That's right.

D: You know the truth is that money is really secondary because... you know we talk about the Big Brain Radio Show, we talk about the physical brain. That's about 2% of reality. The metaphysical part of life is about 98% of reality... relationships and everything that we... communication and language. And really, when you look at money, it's really in the metaphysical phase. It's because it's about values and stuff.

JC: Yep, that's right. Well you know the interesting thing, Dr. Stussy and Dr. Z, when you mentioned this to me and you said the seven laws of money, the first thing that came to my mind is why didn't Michael Phillips say the seven theories of money? The difference is obviously if you were to ask the scientist the difference between a theory and the law – in fact I just got back from teaching a lecture to a bunch of financial advisers...

D: Gee, we can't tell. (laughter)

JC: ... exactly on the law of money. And the difference of a theory is it's unproven and it's still in a trial basis. But the difference of a law is if somebody applies the applications of it, the results are the same. So

everybody out there has the power to obtain money if they follow the certain formula.

D: Well that's why he developed it because see he had all this money come in and they managed with this Whole Earth thing and then he had to give it away. So as he went through this whole period of time over two to three years, he ended up coming up with these laws out of his actual experiences.

JC: And did he have to give it away out of... did he... just because that was part of his purpose? Or...

D: No that was the purpose of the Whole Earth catalog. They decided that when... they made a lot of money and they decided that they would give it away because... coming from that idea they were going to make... for a good cause, but they found out that doesn't always work. Okay?

JC: Fascinating.

Z: Hey James, also from your point of view, wouldn't you say... it's not how much money someone makes, it's how much they save and how much they're willing to invest that really determines the quality of their life? And if they're happy doing what they do for work, it will be easier and more fun to save and invest? Have a more fruitful life overall? Have you found that to be true?

JC: Yeah, I have found that to be true but I've also found that sometimes the most knowledgeable people about money have the least amount of knowledge about how specific investments work. For example, in my observation, if you were to ask every financial adviser or every stockbroker out there to show you their own portfolio, you'd be amazed at your results. And so what often happens in the industry is the money experts are the ones that have the least amount of it.

Z: Wow.

D: You see a lot ...

JC: And so it isn't necessarily the fact that you know some of the rules, but actually the application of it. So you're yearly income has nothing to do with how much wealth you have.

D: You know I think that's right. It's like when the doctor limps into the room. Anyway, that actually brings us to our next thing, which is law number 2. Okay? Because you kind... we kind of hit on it. And law number 2 is: Money has its own rules. Records, budgets, saving, borrowing, you must keep track of it. You can never... what happens to money.

Z: Ignore.

D: You can never ignore it. Yes. What do you say about that?

JC: Um... sounds like when you mentioned that, the first thing that comes to mind is J.D. Rockefeller. When you study...

D: That's a good idea.

JC: ... his life, he was extremely meticulous. Here's a guy in the early part of the century that was extremely wealthy, but he kept track of every penny that he found in the street, and logged it into a logbook. And so did John Rockefeller, Jr. who carried on the ... on the fame of the Rockefeller family.

D: Well, you know I never walk over a penny. I always pick it up because I feel if I don't pick it up, it's like I've told the universe I don't wanna...

Z: (laughter) While you have \$100 bills falling out of your pockets, you're bending over to pick up pennies. But forget it. That's another story for another day.

D: You know I read a poll about J. Paul Getty. He would have those kind of rules too. And actually I learned something from him because he would ... like he would answer things on a paper that came in, you know, with a little note. He would do these things to save money and make it more efficient. So he had the same principles really.

JC: Sure.

D: And sometimes people look like they're not... like people thought... who's the guy that was in Las Vegas... you know his hair got long... Howard Hughes... people thought that he was really... because he was in the movies and all that stuff... he was very, very smart and very, very shrewd and he really kept track of things, even though on the surface he didn't look like it. But when you looked at his ability to handle money and make decisions and see visions, he could do it.

Z: I think anything that you record and write down, you have a very high consciousness and awareness of. So it's even like trying to be on a diet. One of the most successful ways people lose weight is to write down everything they eat...

D: Oh very good.

Z: ...because it really raises that level of consciousness. I'm sure it's the same with money too.

D: Like it says here, you must keep track of it. And a lot of people just kind of have an eyeball on it, or...

Z: Or they never balance their checkbook.

D: So James, do you show people how to handle their money and how to keep track of things better when you deal with them?

JC: Well it is certainly a process that has to be implemented in an individual who is going to obtain true wealth. And so not only do we show clients how to do that, but the most successful clients that we have to work with that we actually bring into our firm is we sit down in a minimum of once, twice a year to constantly review the big picture for that client.

Z: Oh, that's great.

D: A lot of people do not do that. So you're helping them keep track. You're kind of like their overlord a little bit, huh?

JC: Sure. Building wealth is... you know the old saying is “It’s not the destination but the journey”... the issue about money and constantly accumulating it is not necessarily to have advisers tell you exactly what to do, because often times if you take a spattering of most individuals who are savers or investors and they talk to a financial adviser and ask them when was the last time that you sat down with your coach, it may have been the only time you opened up the account or 2-3 years ago.

D: Well you told that story about your dad. He never talked to the guy in how long?

Z: 30 years.

JC: 33 years.

Z: You know... instead of saying it’s like an overlord, how about this analogy: You go to the dentist every six months to get your teeth cleaned... it’s kind of like James and his company, they’re like financial hygienists. What do you think? That’s good, isn’t it?

JC: Absolutely.

D: Their healthstyle experts.

Z: You gotta floss... financial floss going on.

D: There we go!

Z: I’d be good with some financial floss.

D: You’re good at those analogies. Well hey, since we’re using visualization, let’s go to law number 3. And law number 3 is: Money is a dream.

Z: What does that mean?

D: Well money is very much a state of mind. If you look at an economist’s definition of money, the definition goes “it’s part of a system of relative pricing and accounting store of ...” our favorite word “... value”. So basically it ends up being an exchange of values.

Z: Sorry, that economist definition putting me to sleep. Can you say that another way?

D: It's an exchange of values.

Z: Okay.

D: That's...

Z: What do you think about that James?

JC: I... I absolutely agree with that.

D: Right... we got a plus with that. I can see...

Z: And why... why sir? Kind sir?

JC: Well if you were to ask individuals to define their definition of financial independence or you look at a lot of the books... I'm sure that even the book by Michael Phillips, I haven't read it yet... but if you were to go through that, it has really very little to do with the accumulation of a pile of money to quantify that. But it has more to do with people's definition of I want to spend more time with my family. I want to be able to take more vacations with my family. I want to be able to support my parents. So the exchange principle... you know what is the value if you have a child that's diagnosed with an illness and you had enough money to hire the very best physicians and help to cure your child versus someone who doesn't have the means and sources and left with options. An exchange of value also could be control and options. What most of us want is more control of our life and more options once we have the control.

D: Well James, haven't you told me when you sit people... will say how much do you want to make, they don't really have any idea. They've got a dream in their head that's very vague but they don't really have specifics about it. It's just a concept. Right?

JC: That's right.

Z: Or if you ask people this question: If you had that money, what is that would allow you to do? Then you really get at the essence of what they're looking for. Hang on. We'll be right back. It's the Big Brain Radio Show. Saturday morning.

D: Hey, yes.

Z: AM950 Air America Minnesota.

(music)

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D: Hey, welcome back to the Big Brain Radio Show. We're playing it hard it, we're playing it live today. We're talking about money. Money, money, money. I should have found that...

Z: The seven laws of money.

D: Money. I tried to find that song...

Z: And a law as Mr. Cunningham has pointed out is something that you can apply over and over again and get the same results.

D: It always works... stuff that works. I've got it! So we were talking about the concept money is a dream and James was telling us... his experience with it. And the thing is that money doesn't have a past or a future. It's just a symbol. It's either present or it isn't. And you can use it... actually, money doesn't have a lot of negativeness because it's always related to action.

Z: What does that mean. I don't get that. It doesn't have a lot of negativeness...

D: You know the negativity... people want to say things about it, but money has as ... remember we said life is based on action. You have a sensory input and you have to have an action. In fact they evaluate life by its ability to have action?

Z: Motor response.

D: Motor response. Money is always related to action. And even a debt is not a negative thing because it's just a different direction... from the debtor to the creditor. You know... it's a positive relationship, it's just... it's just that one person... well they call it a debt... it has a negative word, but it's a positive situation. There's nothing wrong with debt because one per... they're both getting an advantage out of it.

Z: What do you think about that, James?

JC: Well I agree... and especially if you look at... you know let's take some of the most successful people – icons – in the America right now that we know. For example, Donald Trump –Donald Trump would not be where he is today if he did not know the word debt. Every major project that he goes to he borrows the money somewhere from somebody in order to build something bigger and better. Eventually... and he's had his ups and downs as well ... debt can... is a tool just like excess money is a tool because it's an exchange for value. So it depends on what it is.

D: Well this would be a good time for us to make a distinction about equity, which is something that has a perceived value. You know I've got this car and everybody thinks it's worth money, but you have to get someone to pay you. One... your investment vehicle that is most successful is really a debt thing where you borrow money to somebody and they pay you money back for doing it.

JC: Absolutely.

D: That's where that tax equity...

Z: Equity life...

D: ... equity life insurance.

Z: What was that thing called again? You're going to make all that money and it's great deal? Equity life index.

JC: Equity index ...

Z: Life insurance.

D: Is really based on that concept where you're giving someone some money and they're going to pay you back and you have a contract for it.

JC: Exactly. The most basic form of a positive debt situation would be the homes that we live in. For most Americans we... we certainly want to provide shelter over our head. If you go to the basic needs that people need: air, shelter and food... and love, obviously most of us have to go into debt to get the shelter. And so is that a positive or negative thing? Those people who say that debt is a negative, really are missing out on probably one of the most prolific dreamscapes out there and that is the American dream of owning your own home.

Z: Lucky for us in America, I don't think most people have a problem with debt.

JC: No.

Z: I think everyone's got some.

D: Well they do in how...

Z: The way they perceive it.

D: ... they hold it. Right. Because even James will show you how to take that debt on the house, reduce it, use it as a positive and instead of having the money go to the bank...

Z: That's a good point.

D: ...go to you because he can double or triple your money instead of the bank ending up with it.

JC: Sure.

D: We talked about that in an earlier show, which we'll make sure we announce before we are done. Okay?

JC: Yeah. In fact, Dr. Stussy, great point. Most Americans right now need to get a mortgage to go into debt to buy the house. But one of the strategies is if you know and understand the laws of money, why not be able to go into debt, buy the house and instead of a 30 year mortgage, pay this thing off in 7-10 years, but then get reimbursed for what you paid for it. Most mortgage brokers or most mortgage bankers are clueless, quite frankly, because they just put you into debt and leave you there and wish you good luck.

Z: (laughter)

D: Because they don't learn law number 2. They don't know all the rules.

JC: Yeah, they do step number 1, but step number 2, 3, 4, 5 or 6 is not part of the vocabulary.

Z: Debt purgatory is where most people end up.

D: You know I have this guy I was interviewing, he's a famous neurologist to come and work for me... and I was telling him a little bit about it and he told me has his house and he has an interest-only loan. I said, well have you got the difference invested? Ah, no.

Z: No, I'm just in way over my head. All right, what's number 4, Dr. D.

D: Number 4 is money is a nightmare.

Z: What does that mean?

D: See, money's a dream but money is a nightmare. Well 90% of all crimes are committed because of money.

Z: Money.

D: Burglary, larceny, drugs... many marriages and divorce are related to money. And here's a quote from Mark Twain I like: "If you pick up a starving dog and you make him prosperous, he will not bite you. This is the principal difference between a dog and a man."

Z: A human.

D: Human, yes... right... But this is Mark Twain. I had to quote him directly.

Z: That's right. What do you think James?

JC: Um... good point. The same issue. When... if an individual gets into debt but learns how to control it and get rid of it, great. But if you get into debt and just keep getting into debt, with no plan or attack of being able to eliminate it, then obviously that's where the debt becomes a nightmare.

D: Well, yeah, right... and if you start down the wrong road with it, it can just... it's like it kind of never gets off your neck. Right?

JC: Exactly right.

D: And someone like you can probably solve that, but a lot of people just don't have any idea how to get out of that. You know, when we talk on the Big Brain Radio Show, we talk about life being a balance about this foolish hankering for just happiness. And people think well if I get a lot of money I'll be happy. Because money is just the end result of acquiring the right philosophy and living your life in both sensory and motor at a high metaphysical plain, and then the money is there, which is also a metaphysical concept. But a lot of people think if I have money I'll be happy. Nothing could actually be further from the truth.

JC: That's right.

Z: It's like the powerball contestants who blow it all within a few years...

D: Oh, perfect!

Z: ... and didn't change their life or make them any more happy. Right James?

JC: That's right.

D: Actually made them less happy. And the only ones that saved any money were the ones that had money to start with.

Z: And who knew how.

JC: Exactly. Well it's the adage of whether or not you control it. If you don't control debt or control your wealth, it will eventually control you. Dr. Stussy, Dr. Z, we believe in the same philosophies. Anything you don't control does control you. Anything that you do control, you know, you can now manipulate that to the direction that you want to head. Debt, if we don't control it, obviously... obviously gets us into problems.

D: Well even between relationships... when people mishandle money it can end up a destructive process to what may have been a quite good relationship of some kind because of misunderstandings and the nightmares associated with money, because they don't have a concept of what money really is.

JC: That's right.

Z: The other side of that too is, you know, you can be working and earning money and saving, but you're sacrificing your main values of your family and love and you think that it's more important... the security of the money than you're actually living your life. So it can be a dangerous thing even if you're being responsible too.

D: People sacrifice the joy of youth for this illusion of security.

Z: And then they retire, their kids are grown and gone and what do they have for it, right? That's a mistake too.

D: Yeah...

JC: Sure.

D: Well that's where James comes in because everything we talked about with James earlier, you know, you can just see this... the planning we talked about. You know just again I need I gotta tell everybody to call James up. What is your number, James?

JC: Our number is 480-443-0455. Or easier to remember is our website at... [www.cunninghamfinancial.com](http://www.cunninghamfinancial.com).

D: You know I tried that financial... is that working now or not?

JC: Yes.

D: Okay. Good.

JC: Now actually Dr. Z, I want to expand on something that you had said... and it's kind of interesting... is the issue of control actually becomes the most important factor when it comes to the laws of money. One of the reasons that I am so against the stock market, or stock market based investment is even if one is very disciplined and saves money, or is a very good saver and watches their penny, but they put their savings or investments into something that's uncontrollable, sometimes the result can be disastrous. And the question that I ask a lot of my clients is... when they save money in their 401(k) or their IRA, can they control the outcome or control the rate of return? And I haven't found anybody yet that can actually predict the future or the stock market. And the investment choices that I want, I want guarantees. I want something to make that I never lose what I have because I want as much control over my future as I possibly can. And so the stock market for me... does not work and that's why I don't believe in stock market based investments.

D: You know and you're right. People... I think they give their money to these type of things and just kind of hope it's going to work out. Like you said, your dad couldn't even read his statement.

JC: That's right.

D: They have no idea what's going and that's why we recommend the no risk with you and the guaranteed 2-3%... and the whole thing, you know?

JC: That's right.

Z: And that's even when you're trying to play a straight prosperous game. And then you've got human nature... things like Enron

happen. People lost their WHOLE pension, everything. So there's a lot to account for with money.

JC: That's right.

D: Yes, really. And let's be responsible.

Z: All right. Hang on. We're going to sum this up. We've got a couple laws of money left. This is the Big Brain Radio Show, AM950 Air America Minnesota.

(music)

(music)

D: Hey, welcome back. We're talking about the real thing. Nothing... no fantasies...

Z: I had to jump up and dance to that one. Love it.

D: We were dancing. We were chair dancing.

Z: (laughter) Whoa... never mind. No comment.

D: Watch the visuals on that one.

Z: No comment.

D: Hey James, we're ready to go to law number 5. Are you ready?

JC: Yes.

D: Got your mind ready? Your pencil? You're ready?

JC: I'm ready.

D: You can never really give money away.

Z: What does that mean?

D: Well in dynamic terms, money describes a relationship... like a borrower to a lender, a seller to a buyer, a parent to a child. Money flows in a certain way. It's like electricity. It has a charge back and forth. It's defined by that relationship. Michael Phillips said he gave away hundreds of thousands of dollars. When the flow was going away, the loan was never repaid, there was no appreciation. I mean what's the most...

Z: When the flow was going just one way, then there's no appreciation.

D: The classic is like parents that borrow money to their children and their children never pay them back, never, because they don't have it set up. I am proud that I am the only child I know of that has ever paid their parents back... when I got money. I'm so proud of that. You know, my dad loved that too. (laughter)

JC: And he probably loved you more for that.

D: Yeah. He did. My mom was the one... because she thought for sure... you know because her sisters had done it... well we won't go to that. Anyway, the best concept of money is one of an alliance... something that has to be given in return. So what have you got to say?

JC: Well one of the advance stages that we do with a client that's been with us for about six months to one year is actually educating them about the concept of tithing... either to start giving away certain percentage of their money... typically 10% is what we recommend. Because in our observation of ten years of recommending different strategies to clients, we have found that when an individual has an open heart, open mind and is willing to give away a percentage of everything that they receive back to their church or their alma mater or some type of charitable organization, the money flows in more. And the old adage you know where more is given, more is expected, really comes down to some teachings from some of the great masters over the millennium. You know tithing has a fantastic result, but at the same time it is also a law. When your heart is opened with the unconditional love of money, you'll be able to be rewarded by the laws of the universe to receive more of that. I have known a lot of millionaires that have been very greedy and very tight with their money and unwilling to share it and eventually have come into some great financial difficulty and lost it. And until they were debased or came back to a realization of a higher

power giving them, which is the foundation of any law, it was at that point that they started to accumulate money and accumulate wealth again. So it's an essential part.

Z: You know James, you remind me too... sometimes I think people get hung up because you give money a certain direction thinking you will get an equal value from that same person back, and if you don't then it creates a resentment. And many times what I've observed is that if you give something, you may get it, but not from that same source. It may come from somewhere else. It's this pool.

D: You may get that... if it's kinda like karma.

Z: What do you think of that James?

JC: Yeah... you know the interesting thing of money is for most of it... and I'm going to introduce a terminology that I picked up and have used for long-term and that is the idea of what is a cash cow. The definition of a cash cow is a source of income. For most Americans... for most of us, our source of income or our source of money is our job, or our practice. If we're a business owner, it might be our business. But the idea of practicing the laws of money doesn't necessarily mean that our source of income, or our only cash cow is going to come from our job. If we are practicing the laws we may be on a limited income. I might make \$3,000 a month from my company, but I can generate other sources of income from you know a thousand different resources. So I agree with that whole heartedly.

D: The other thing is, you give money and you are afraid to make people responsible for it. You don't talk to them about it, you don't have an agreement, so a lot of times people give money and they just think people are going to give it back and that's what creates the disharmony. They don't actually establish a conversation to you understand what it is you have agreements about it.

JC: I... yes.

D: You would never get it from a bank without an agreement. You should do with other individuals...even if it's going to show up in a form of labor or whatever... or some talent that they have. You really want to establish that upfront because upfront is when the agreements can be made

and kept. When they start to being made as kind of a last ditch, that's when the disharmony comes. Would you agree?

JC: I agree with that.

D: 100%. Good.

JC: Yep. I have a statement that I tell a lot of financial advisers when they come to some of the consulting seminars that we do, that every disagreement – and think about this in your relationship with business owners, your relationship with your children, as a parent to child or even as husband and wife, or partners in life... Every conflict or every disagreement is actually a differences of expectations. And when the expectations are clearly defined and obviously the definitions and the expectations of the law of money, once you understand them, then the result is always the same. And people... that old theory of the definition of being crazy is doing the same thing over and over and over expecting different results... has everything to do and play with this concept and this idea.

D: Well, we're going to move into law number 6 and I just want to finish that with what you really said was that when you have conflict you have two different opinions going on and you can pre-empt that... when you pre-empt that, the conflict doesn't show up. And that's kind of one of our rules of the BigBrain is pre-empting things that could be confrontational by planning ahead... really understanding what people's values are and attributing for them. Right?

JC: That's correct.

D: So law... oh go ahead. You were going to say something?

JC: Well I was going to say... I remember when I was in college and I was you know still trying to find you know what direction I want to head in... I was... I took a class on coaching, and the ... the professor asked an interesting question. He said let's say you're the coach of a little league baseball team and you have to define what the expectation is to your players, what the expectation is to the parents of the players, because you've got kids here. Is your expectation at that young of an age to establish for those players... is it to win every game at all costs, or is it to give the chosen the experience of learning how to play the game and learning all the rules. And

whether you choose one direction or another doesn't necessarily make it right or wrong, but if your expectations are unclear, then the professor asked us to think about a hypothetical situation. Let's say that your very best pitcher has hurt his arm, and it is the 9<sup>th</sup> inning of the baseball and you have a choice as the coach to put that player in to have a higher chance of winning the game, or choosing a less efficient pitcher and allowing your best pitcher to take the time off to make sure that his arm is okay. So you as the coach control the situation. You can hurt this young kid for life and win the game, or save his arm so he can play another day. So what do you do?

D:           The right thing.

JC:           That's right. And so when you go into a situation of understanding the expectations or the laws of money, again I would go back to some of the questions of what are some of the practices or principles that each person is doing regarding the laws of money. Are they saving money or getting into debt with a certain expectation?

D:           Right.

JC:           If that's unclear, then you don't have control and then the control situation is passed on to money.

D:           So you're saying you can have debt and savings both, but you have to know why you're doing it.

JC:           That's right.

D:           Good. Excellent. Let's go to law number 6. This is the... remember, everything is the balance. We said you can never give money away, well you can never receive money as a gift. Money is either borrowed or lent or possibly invested, but it is never given or received without these concepts implicit. Borrowed or lent. We're not talking about karma, which we were talking about that maybe you'll get some other gift, which you may, but you really have to... money requires some form of repayment. If it's not repaid...it's actually not a gift at all. Sometimes it destroy lives.

JC:           True.

D:           So it looks like a gift, but it's not.

JC: Sure. I have seen where money has literally destroyed families... in families where the parents made a lot of money. And it comes into play where if the parents are constantly providing and giving everything to their children, but the children haven't learned how to respect money or understand it, the children – everybody's heard of the spoiled kid, and the spoiled kid grows up obviously making choices later in life that obviously are very impactful in a negative way and that is because the expectations are different. And so Dr. Stussy, you and I talked about one time where you never give money to people who can't control it. You only give money to people who manage and control money better than you do. My own experience... I have a brother that I love to death, but when I give him money, he squanders it, he loses it. He's constantly out of a job and he hasn't learned the basic necessities of the work ethic and understanding it because quite frankly, he was one of the kids in our family that was kind of given everything because he had a handicap when he was young. Now he's in his 50s and he still can't hold down a job and he's always... to use the term "mooching" off of other family members. He's a better beggar than he is a worker, because he hasn't learned that value. But each time I've noticed when family members give him money without the fair exchange principle, it actually comes back to haunt the giver. So if I were to look at this principle in great detail, I would be much better served to give the money to like my school or my church, who has a great money-management system, and then he can be part of a program that is set up and under control.

D: Yeah, I think what we're saying is by giving people you think you're doing them a favor, but you actually could be destroying them by not being aware of the fact that if you just give it as a straight gift, without having some of the laws of money applied, which is accountability, etc. (which we talk about). You know life is not about getting happier or easier, it's about becoming more accountable. And since money is what controls a lot of our life, it rotates around it – until we get to law number 7 – we need to know these things and make sure we're accountable for it. We don't need any additional stress in our life, so why would we cause that stress by creating a problem for somebody else.

JC: Exactly. My wife had a unique situation when she was 12 years old. My wife's parents divorced. And my mother-in-law felt very guilty over this. And so my mother-in-law quite frankly started to do the homework of my wife. And so from age 12 all the way until she graduated,

my wife actually did not learn some of the basic principles of studying and, you know being accountable for their own homework. And when she tried to go to college, she didn't have the skill-level to learn how to do her own homework and studying to get the grades that she needed. So she went to college for one quarter because she couldn't do it.

D: Hey James, didn't you tell me she keeps your books?

JC: (laughter)

D: We better recheck that. Let's get on to law number 7. Okay, here's law number 7: There are worlds without money. This is an ironic twist because we live in a world of money and those who aren't willing to see it and deny the role of money will be unfortunate because they're going to have unpleasant. But there are worlds of art, poetry, dance, sex, relationships... the essence of life. And what we call the seventh law is like a star. You can't live on a star, but you use it to guide you. So money is kind of a context. But within it is really the art of living. What we... the things that make life worth living.

Z: You know there was an interesting article in the Minneapolis *Star Tribune* just this past week and it showed that last year I believe it was 38,000 women left the workforce. So even though jobs are increasing in Minnesota, more women are leaving the workforce. And they can't really account for it, but I think part of it is because there are world without money and there are things that are more important than money. You know, what you do, who you are, how you spend your time. I think women in our culture have to make some of these decisions around their home and their dreams and their children. So, as a woman in business, I know this one. I have a very fulfilling wealthy life and I don't necessarily have millions in the bank.

D: Well you know, it's like we live... we actually live in a world without money, but money is the thing that guides us. So if we lose direction, we don't understand that what we really want is the essence of life. This is really what the BigBrain philosophy is about. It's about our ability to make decisions that are really right for us, knowing the laws of the universe, and the metaphysical laws and physical laws of money. And I know James, you have studied that for a lifetime. So this really brings us to the BigBrain philosophy. So I think number 7 is like our guiding star.

Z:           What do you think James?

JC:           I agree. I mean, to define one's values is the first step in accumulating wealth. And wealth is not defined necessarily by how much money you have or how much money you make.

D:           Well you know how we love values. That's health style.

Z:           Come on back. It's the Big Brain Radio Show. We're coming back with stuff that works, some announcements on some exciting upcoming seminars. This is AM 950 Air America Minnesota.

(music)

(music)

Z:           Yeehaw! (laughter) I love this song. Where did you find this one?

D:           Oh... I love Gene Autry. (laughter)

Z:           You look like a little kid right now.

D:           I almost have a tear in my eye from that song. I love that song. Back in the saddle again.

Z:           We should have it as part of our Big Brain Radio theme song, I think. It's good.

D:           You know remember that song, "When Harry Meets Susie" or whatever it was?

Z:           Harry Meets Sally!

D:           Sally.

Z:           Susie, now who's Susie?

D: You know what I remember is when he finally got back into relationship a couple of years then they played this song. “He’s back in the saddle again...” Anyway... So we’re back in the saddle again at the Big Brain Radio Show.

Z: Stuff that works.

D: Yes, we’re going to put everybody back on the saddle again...

Z: Tell us about some things that work.

D: We’ve got something coming up that everybody should come to. What is that James?

JC: Well first of all, we have a Financial Freedom seminar that we’re doing May 5<sup>th</sup> in Minneapolis. And generally we have limited this to healthcare professionals but we are opening up this seminar to all of your listeners at the Big Brain Radio Show.

Z: Fantastic.

JC: And so the ... one can find out information about this by going to the website [www.cunninghamfinancial.com](http://www.cunninghamfinancial.com). And the cost is \$95 to attend and that’s just for one person, but you can bring your spouse or your family with you at no charge.

D: Bring the gang.

Z: Wow. And I think I’m correct, it’s at the Edina Country Club from 9 to 5 and that’s on a Friday. Is that right?

JC: That’s correct.

Z: Okay.

D: That’s going to be really exciting because we go over the BigBrain Phil...

Z: Yeah, tell us what you’re going to cover that day.

D: Well we go over the BigBrain philosophy and money and about how money is important to us...

Z: Your values.

D: ... some other things we talked about. And then James really... he's so great to listen to.

Z: He's amazing. He just gets right into it.

D: I was playing one of his tapes for this guy yesterday and he says this guy is so great to listen to.

Z: (laughter) He is. He's really interesting. You do a great job.

D: I said I don't know how it happens.

JC: Thank you.

Z: So if you've been... you know we've had lots of inquiries about this equity index life insurance, about long-term healthcare, about how to have financial freedom, be in control of your money, how to do low risk or no risk investments. How to get your house and get a refund on your house. If you've been interested in that, come out to the seminar Friday, May 5<sup>th</sup>, but contact [www.cunninghamfinancial.com](http://www.cunninghamfinancial.com) to get registered.

D: I think we have some information on our Big Brain Radio Show website. We're actually upgrading. People should know that we have some streaming now.

Z: We have some shows on there.

D: We have a James Cunningham show. We have a DeMartini show on. We're going to put more on. We're going to put today's show on so...

Z: And that radio... or excuse me, that website is...

D: Is [www.bigbrainradioshow.com](http://www.bigbrainradioshow.com).

Z: [www.bigbrainradioshow.com](http://www.bigbrainradioshow.com). And you can find the financial seminar information there as well.

D: Yeah, or [info@bigbrainradioshow.com](mailto:info@bigbrainradioshow.com)

Z: That's our email address, yeah.

D: Yeah, oh that's right. Okay. So we're also going to be putting the transcripts from all the shows on in the future. And so the people will be available to read some of the things we've said. They like some of the lines so instead of listening to the thing, they can just get it. Okay/

Z: And what about the DeMartini seminar that's piggybacking on that on the Saturday and Sunday after that. What's happening there Dr. D.?

D: Dr. DeMartini is coming for the 6<sup>th</sup> and the 7<sup>th</sup>... is that right?

Z: For his personal transformational breakthrough seminar.

D: Uh huh... and if they do the seminar with us, then they get \$95... that goes toward the ...

Z: Cost of his seminar.

D: \$95 is contributed towards that.

Z: And that one's down at the Hilton on May 6<sup>th</sup> and 7<sup>th</sup>.

D: Um hmm.

Z: Yes. And they can contact Dr. DeMartini's website for registration for that.

D: That's correct, yeah.

JC: That's right.

D: So we have things happening.

JC: They can also register for the Dr. DeMartini's seminar together with the Financial Freedom seminar on the 5<sup>th</sup>. So, it can be a package, like we're saying. One of the reasons that we're ... we really... we're excited about working with and joining in a semi-joint seminar with Dr. DeMartini is on Friday, that May 5<sup>th</sup>, he's actually going to come... we're going to have him as a guest speaker at the beginning of the Financial Freedom seminar. But a lot of our philosophies work the same. The breakthrough experience... Dr. DeMartini really goes through some of the mathematical formulas of the value system. Where what we do in the Financial Freedom seminar is we start to establish the definitions for people ... what financial freedom means to them... using their value system, but then walking them through a step-by-step program on how they can accumulate the wealth that they're looking for, get out of debt, get a refund or a return of all the money that they've ever spent on debt, have the ability to pay for things in cash and really take control of their financial future.

D: I don't think I'd miss that. I always call that the door to the future.

Z: That sounds great. And then Dr. DeMartini's seminar... you know he has the seven areas of life, and financial is one area. So if you like what you get on Friday, then Saturday/Sunday, go do the rest of the other six areas of your life. You're not going to be the same human being by Monday morning!

D: If you have anything that's interfering with your ability to have what you want in life then you should go to the breakthrough because he'll show you how to have that disappear totally.

Z: So come out on Friday and then get a little information and you can decide as well if you want to do Saturday and Sunday.

D: Well, we've had quite the show, haven't we?

Z: We've got a lot of good stuff going on.

D: We've been cosmic. We've been real. We've been accountable. We've been everything. And we've gotten some insights from James Cunningham as he sits in his Phoenix – Scottsdale office.

JC: I'm in Scottsdale.

D: You're not sitting outside though, are you?

JC: No, I'm not.

D: Okay, good. You get too much sun you get those...

Z: Wrinkles. It will age you.

JC: That's right. And I'm Scottish too, so with my skin complexion if I hang out in the sun too much, you know, that ...

Z: You'll look like a lobster. (laughter)

JC: That's right.

D: I think James told me he got a new ski boat though. He's kind of excited about that.

Z: Well these are the things that you can do as you start to gain control of your money and your future. You can go buy things that you want to have in your life.

D: I was out looking at boats early this morning at 8:00 and I saw some very nice ones. I get... in Minnesota we get a little excited...

Z: I wasn't looking at boats, but... anyway...

D: (laughter) What else is there?

JC: In fact Dr. Stussy, I understand that you're actually buying that boat with ... actually you're buying it and getting paid on ... or paid for buying that boat using one of the strategies that we've implemented here.

D: Yes I am.

Z: That's right.

D: Gave away my secret.

Z: That's right. Last summer before you had known James Cunningham, you were feeling too tight to buy a boat.

D: Yeah, right.

Z: Now, with the strategies that you've learned, you feel like you can go buy some things for yourself and not lose your equity.

D: Yahoo.

JC: Isn't that a different thought? Normally if we go buy a boat we end up paying for this thing. But how about going and buying a boat and getting paid for the rest of your life to have it?

Z: No wonder you're so excited. No wonder you're back in the saddle again.

D: Yeah, we got a new western song for you. So thanks everybody. Go ahead.

Z: This is James Cunningham. Thanks for listening to the Big Brain Radio Show. We'll see you back here next Saturday at 11:00. James, thanks for everything.

JC: Thank you Dr. Z and Dr. D.

Z: Okay.

D: Definitely brain waves to radio waves.

Z: This is AM 950 Air America Minnesota.

D: A little cowboy music.

(music – Happy Trails)

(end of tape)