

1

**HAVE A MATURE UNDERSTANDING OF WEALTH AND PROSPERITY** because the one with the most toys usually loses.

2

**BE IN THE TOP 10% OF YOUR PROFESSION** because being good is not good enough.

3

**LIVE BELOW YOUR MEANS AND BE READY FOR THE NEXT RECESSION** because downturns are a regular part of our economic cycles.

4

**MINIMIZE DEBT** because it is the biggest enemy to wealth.

5

**INVEST AT LEAST 20% OF YOUR INCOME IN REAL ESTATE AND STOCKS** because they are the best and safest ways to build wealth (investing in other businesses does not count).

6

**KNOW YOUR NET WORTH INCLUDING THE VALUE OF YOUR BUSINESS** because you can't improve what you don't measure.

7

**BE POLITICALLY SAVVY** because public policy matters.

8

**BE PHYSICALLY FIT** because wealth without health is meaningless.

9

**BE GENEROUS WITH PEOPLE WHO ARE LESS FORTUNATE** because philanthropy feeds your spirit and gives more purpose to your work.

10

**BE ACTIVE IN THE LIVES OF YOUR FAMILY AND CHILDREN** because *familia* is central to who we are and nothing will motivate you more.